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BY

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ENGINES OF SOCIAL PROGRESS

CHAPTER I

INTRODUCTORY REMARKS

THERE are no politics in this book. A similar claim has been put forward by many writers, and, as a rule, it has not been substantiated, for politics are all-pervading, and more often than not blight the fairest fruit of human endeavour. There is in the popular mind an apparently hopeless confusion of politics and economics, because the latter have become the toy of politicians—their arsenal of argument and the platform of their promises; parties have been formed nominally according to the natural division of men into schools of thought. Little by little expediency has compelled the inclusion of theories that the original school would perhaps never have admitted, so that certain groups are finally committed to certain politics, and that men, originally their opponents on vastly different issues, find themselves naturally inclined to combat the introduction of measures which the founders of the party might have supported. Yet nothing is further removed from politics

than economics, mainly because politics are unreal, and resolve themselves for the many in a struggle for power, whereas economics spring from the very root of social life. No more striking proof of this can be adduced than the fact that, when party clamour has subsided, a measure once hotly opposed by a group is taken up by it; then does the Sicambrian burn that which he had worshipped, and worship that which he had burned. It is the boast of the Conservative party, for instance, that it ultimately passes the Liberal measures, and there is a basis of truth for the statement. The process is a simple one: the Liberal party puts forward certain suggestions, not necessarily out of any high social considerations, but possibly with party views; the measures do not become law, either because they are crowded out by more pressing ones, or because the Government is compelled to retire. But the party continues to agitate until the pressure of public opinion becomes such that the party in office finds it expedient to take up the hardly modified bills of their predecessors. Thus do we see realised, after much time has been wasted in academic discussion, improvements mooted many years before and opposed blindly at the dictate of a party leader.

Such a state of things is disastrous, and it is useless to bewail it, not only because it can hardly be altered by any definite action, but because we have witnessed of late years the birth of several new groups within the old ones. The multiplication of these groups tends to the proper discussion and intelligent apprecia-

tion of reforms that may be mooted, for they can only be passed by coalitions, which presupposes a preliminary compromise, and avoids the danger of purely two-party voting. At the present time, on general questions, six or seven parties, comprising at least forty members each, can be discerned in the House of Commons, as opposed to the one-time division into Whigs, Tories, and free-lances. Thus is the evil minimised, and it is likely to become still less apparent as the tendency to split up grows more powerful; men will then vote in small groups, whose action will, to a certain extent, be comparable to that of individuals, for they will be composed exclusively of men who truly see eye to eye together.

Leaving aside the question of 'party,' if it be accepted that the future lies in the hands of the economist as opposed to the politician, it cannot too strongly be urged that no party has the monopoly of social progress; most will no doubt claim that they alone have at heart the interests of the community, but it needs no great optimism to believe that all parties contain honest men animated with the most disinterested public spirit. Evolution alone would account for the fact that parties, like human beings, grow more enlightened and more progressive, in the same manner as they are born, grow powerful, and ultimately decay and die. Before the coming of the last stage the party has usually achieved something, unless it be one of those groups whose objects are purely local advantage or class interest. It cannot

be denied that certain sections of every party are never above suspicion; agricultural members as inevitably favour protection against foreign corn as a labour member supports the taxation of the wealthy and the improvement of the conditions of labour. However, looking upon parties broadly, it may be admitted that both sides are anxious to promote the prosperity of the country; they part issue when methods are suggested, and I will not attempt to follow them, for the discussion seems to have begun with the first organised State, and shows no sign of flagging.

Here, therefore, lies the difficulty of arriving at a correct definition of social progress. Aspirants to office all agree that there is something wrong with the body economic, but the would-be doctors invariably differ as to remedies, mainly because there is no agreement as to what would constitute an ideal State. For the individualist it appears to be a powerful militarist nation, enjoying unfettered liberty of action, where no restriction interferes with the development of private enterprise on any lines that it may choose to follow; for the Socialist, to take the absolute opposite, social progress consists in placing the machinery of social life in the hands of the community and merging the individual into humanity, so that by no means can he rise from the ranks thanks to accidental advantages. Between these two opinions stand the majority of men who, all approximate, within a greater or lesser measure, to either type of extremist.

Social progress, as understood by this majority, which comprises the moderate men, is not so definite; it can, perhaps, best be described as the promotion of the universal welfare of the individual and of the State. Progress is the evolution of man towards happiness, which is a very different thing to the attainment of power and wealth, and social progress is the adjustment of the conditions of social life in such a manner as may hold forth to all men the prospect of leading happy lives, thanks to their own efforts and in proportion thereto. Social progress is promoted when the law establishes equity of treatment, protection against oppression, and, above all, a fair start in life for every man. To clothe the naked and to feed the hungry is in the interest of the community, as it benefits by the improvement of its component parts. Everything, therefore, that tends to redress the balance where it has been disturbed, to ensure to men not only a sufficiency of food, but to provide them, thanks to their own efforts, with every possible comfort, to encourage the spread of education and of refinement, is social progress in its highest form.

Again, let it be said that no party has a monopoly of these reforms; too easily they are dubbed socialistic, because the Socialists are usually vigorous in expression and more exacting in their demands than equally interested, but more moderate, men. Thus do the Socialists reap the benefit of views mooted by men of liberal tendencies, but of less showy quality.

Social progress must be placed on a selfish footing, because we do not seem as yet to have gone very far on the road to the millennium of altruism; self-interest is the rule, and the class interests that attack it are neither more nor less worthy of respect. Consistently in the following chapters it will be my object to prove that no social progress can be effected unless the attainment of a profit be kept in view; charity is the curse of the reformer, so that no scheme deserves to be called progressive unless it is able to pay its way.

What, then, is an 'engine' of social progress? It is a means of promoting the above-mentioned aims, and it naturally takes the form of common action. An isolated man can do a great deal to assist social evolution on satisfactory lines by the power of his eloquence and earnestness of purpose, and, above all, by means of his wealth. Mr. Robert Owen, Dr. Barnardo, Mr. Ebenezer Howard, to name but a few among a noble band of workers, have been the means of promoting the happiness of our race, more especially of its downtrodden and poverty-stricken sections. In that respect, a man can in himself be an engine of social progress, as he supplies the motive power; but his efforts would be sterile if they were not converted into workable forces capable of coping materially with material evils. For that reason, social effort is generally in the hands of societies, when the greatest of all groups—the State—refuses to interfere. Societies are the butt of the scoffer, and provide the arm-chair critic with cheap sneers and facile

pleasantries. They must fight their way through indifference and obscurity, perhaps a severer ordeal than the next one, which is too often the hostility of individuals, classes, and vested interests; they must live down the epithet of 'crank,' with which the members are usually stigmatised at the outset, so that, if they emerge triumphant, it must be, as a rule, because they have a claim to be heard and a duty to fulfil. As a rule, the State is inactive, and is content with covering up the most grievous abuses, occasionally throwing a sop to the more clamorous malcontents; the parties that control it are compelled to 'trim' in the interests of expediency, and only follow a lead when it is a definite one, and when its success is practically assured. The victory must be won before the State will acknowledge the battle; let, therefore, the honour go to whom honour is due.

To do a great work it is necessary that men should gather round a common banner and pursue tirelessly a common aim; thus is the world moulded, and thus may it ultimately become worth living in for the majority of men. Above all things, it is necessary that a society should limit its field; associations for 'the promotion of' are too often sterile because they scatter their efforts, and cannot hope for the occasional success of the 'anti' society, which is purely destructive, and therefore appeals far more forcibly to individuals than any constructive scheme. The field for social reform is immense; there is, perhaps, nothing that does not stand in need of it—not that it can be

hoped to attain perfection, because the world has grown up unregulated and without a plan. Could all institutions be destroyed and reconstructed by archangels (who need not necessarily be Socialists), the world would very likely become perfect; as this can hardly be expected, reformers must be content to modify existing conditions, to compromise with the powers, and to create new organisms capable of killing the old ones. Social effort should therefore be applied in all directions; these can be summarised and classified on broad lines if it be taken for granted that every man should be enabled to live in decent comfort, to rear a family, give it a fair start, and to obtain the education that will enable him to rise in the social scale. I do not think that any party will quarrel with this programme. Comfort may be interpreted in various ways, but it can be taken for granted that it means good housing, a sufficiency of the necessaries of life, education, protection against intemperance, and provision for old age. The engines of social progress that cater for these needs are within the scope of this book, and appear to the writer as the most essential ones, for they respond to immediate needs. Their action is sufficiently minutely described further to make it unnecessary to devote more than a few words to the subject. Before doing so, I would remind the reader that in certain cases the figures given are somewhat out of date; this is due to the fact that many records are not issued annually. Moreover, statistics can never for long be more than illustrations.

Housing is, perhaps, the most important of all social questions; a comfortable home has sufficient attractions to counterbalance the temptations held out by drink, betting, and other forms of immorality If the middle classes are self-respecting and thrifty, it is mainly because their homes are happy, and because they are not practically driven out of them by dirt, overcrowding, and ugliness, into the garish and unhealthy light of the streets. Societies that provide good houses for the people within reach of their occupation, or who improve dwellings already erected, are doing apostolic work; the improvement of rural housing, the foundation of new cities under model conditions, are on the same plane. The details that are given in further chapters as to garden cities, model dwellings, co-operative building, and private undertakings, such as Bournville and Port Sunlight, will, I trust, demonstrate the value of this form of action and its potentialities as regards the poorer classes.

Equally important is the work undertaken by temperance societies in general. During the past fifty years they have battled with the drink fiend; they are often narrow and sectarian, but their successes cannot be overestimated. By persuasion, by religious influence, by tireless energy, they have rescued so many that it seems hardly necessary to sing their praises. The ever-shrinking excise receipts, and the difficulties which certain important breweries have of late experienced, are a sufficient tribute to their power.

As, however, the consumption of alcoholics in moderation is neither unhealthy nor immoral, reform on broader lines than prohibition can easily be conceived. To turn the drinking hell into a respectable house of refreshment is an easier task than the rescue of the innumerable drunkards of both sexes. Besides, it is likely to result in permanent improvement, which can hardly be said of the sisyphean task of individual reclamation. For that reason the Trust Public-house system stands alone as an engine of social progress. It has already won its spurs, but its future is without limit.

It is, however, not sufficient that the people should be well housed and protected against the temptations of drink; it is first of all necessary to facilitate the gaining by every man of an honest and sufficient livelihood. The best of all is on the land, where a man leads a healthier and all-round happier life than he can hope to attain to in a city; the most powerful engine of social progress in this direction is, of course, the law, and it has done already a portion of its task by facilitating the provision of allotments. The societies which provide small holdings and put the law in motion, are, however, the principal agents of the movement; thanks to them, many that would have sunk into the urban lower depths have been kept on the land, where they lead happy and useful lives. The field open to social effort remains, however, immense, and already absorbs the energies of enthusiasts of all parties; the action of emigration

societies naturally falls into line with that of agricultural associations, as their object is to shift superfluous population to countries where it is needed, and where it is likely to prosper. Much has been said against them by interested politicians, usually labour leaders who dread the loss of discontented voters, and by honest enthusiasts who esteem that evils had better grow than be temporarily patched. It is difficult to refuse them sympathy and respect; viewed ethically their position is admirable, but practically it is as impossible a one as that of a doctor who would allow his patients to die, so that the epidemic might arouse the attention of the authorities and compel them to reform the sanitary laws.

The development of co-operation and of co-operative societies comes within the scope of bread-earning social engines; it is, indeed, obvious that all men cannot live on the land, nor is it desirable for human civilisation that they should. The rural population does not enjoy the opportunities of education, and, above all, of social intercourse, that are given to the townsman; distance, uniformity of employment, and insufficient, often unintelligent relaxation, are the sworn foes of intellectual development. Moreover, as man does not live on bread alone, industrial communities are necessary to cater for the needs of our exacting lives; this hardly needs demonstration, nor would it here be mentioned, were it not that a school of enthusiastic idealists sees in the home workshop the solution of all the evils that afflict industrial

labour. We cannot dispense with factories, but we can hope to run them not only on lines dictated by common humanity, but also with a regard to equity to all parties. In the same manner it can be hoped to secure for the consumer the profits that he leaves in the hands of the commercial agent; the latter is the usual link between producer and consumer, but the fact that he is not indispensable is shown by the ever-increasing displacement of the agent by the producer, as regards wholesale and even retail distribution. It is here that co-operation steps in and holds out the promise of results that cannot be overestimated. Briefly, its object is to secure for the worker in the factory, for the consumer in every walk of life, the principal portion of the profits resulting from his efforts or his purchases. It is legitimate, as are all peaceful and law-abiding institutions, and, though it amounts to a slow revolution, its progress is neither known nor usually understood. Co-operation aims at associating the workers for the purpose of realising profits, as does any ordinary limited liability company, but on a novel principle. When applied to industrial working, it resolves itself in a partnership where profits are attributed, not according to capital invested, but in proportion to the time expended by each worker, special allowance being made within limits for superior skill. It may be argued that this does not tend to raise the standard of work, and it certainly is not likely to do so, but the survival of the fittest is a cruel law; it is physically impossible, and perhaps socially undesir-

able, to attempt to frustrate it, but it must be mitigated where possible. In the same manner, commercial co-operation secures for its adherents the profits earned by trading, in proportion to their purchases, to the practical interest they take in the society, and not *pro rata* to the capital they invest. The latter receives a fair but limited remuneration, equal to ordinary preferential rates of interest, as is fair and proper; beyond that payment capital loses its weight, and the purchaser reaps benefits exactly commensurate with his expenditure.

It is unnecessary to harp on a subject developed in a special chapter, but it should be added that no profit-making operation can be conceived to which co-operation cannot successfully be applied; examples are given, further, of results which could hardly be achieved in the ordinary commercial and, above all, agricultural field, but which have been brought about by co-operation. The movement has captured its legitimate profits, and its sedulous care that they should return to their authors has been rewarded in a manner which induces the unprejudiced observer to prophesy a still more brilliant future.

All these organisms are working for the common good, but in certain cases they must prove unavailing; all that is humanly possible may be done to provide man with all the necessaries of life, to offer him the chance of a good home, to save him from drink, and yet many must perish by the way in virtue of the innate fallibility of man. Evil cannot be extirpated

entirely, for we inherit with our lives the characteristics of our ancestors, as we inherit their possessions; we must count with pitiless heredity, that visits upon the twentieth generation the sins of its fathers, and sows in it the seeds of weakness, extravagance, and self-indulgence. A proportion of our population is necessarily unfit for civilised life, as understood by the economist. Leaving aside the physically unfit, such as lunatics, imbeciles, and incurables, in whom mawkish sentiment preserves life at a great cost, we are faced with the problem of the criminal, the chronic drunkard, and the numerous class that has sunk too low under the stress of privation to preserve the initiative and self-respect necessary for social advancement. It is with them that a great section of social workers is associated—viz., the one that concerns itself with 'rescue' work. The rescuers follow on the flanks to lead back to the right road those who have gone astray, to give one more chance to those who can make use of it, to educate and to save them; broader-minded than purely religious bodies, whose holy disdain of things material induces them to allow the body to perish that the soul may live, a problematical result, theirs is the principle of first aid—no questions asked.

Of these are particularly the Salvation Army and the Church Army; of their religious attitude nothing need be said here, as few but the adherents of sundry fanatical societies believe that social progress can only proceed from spiritual regeneration; it seems far

more likely that, as happiness tends to goodness, the spiritual evils will disappear when social evils have been remedied. The Salvation Army and the Church Army can, therefore, at once be put in the same class if their religious aims be set aside, as is necessary for the purposes of social work; there is no difference between them—indeed, they are united by a common hunger for difficulties to overcome and good deeds to accomplish.

The work of the armies is too well known to need eulogy; they have lived down the early ridicule with which they were received, and stand on a high footing in public esteem. There is hardly a direction where their work of rescue is not to be felt. Theirs is the care of the needy, the reception of the hopeless and their reinstatement in life; theirs is necessarily a work of charity, an imperfect engine of progress, but the only one that can deal with such cases. The armies are ready to provide employment at a rate that enables men to preserve their homes and thereby their self-respect, instead of drifting to the casual ward, to the workhouse, if not to gaol; they are ready to accept those whom all others reject—the discharged prisoner, the discredited, all those who have failed and yet are worthy of being tried again. It is easy to wax eloquent on their behalf, but they need no apologia, and a more detailed account of their work forms the basis of a special chapter.

For all these 'engines of social progress' briefly described or named, the unprejudiced consideration of

the reader is requested; because men of certain parties holding views opposed to his have declared themselves supporters of those schemes, let him not look askance at them. Above all, let him not brand with the word 'Socialism' efforts that do not in the least tend towards it, as is too often the fashion when a new and altruistic plan, replete with benefits for the poor, is mooted; there exists no more insidious enemy of progress than the craze for labelling men and measures, and for glorifying or vilifying them according to that misapplied label. There are 'socialistic' schemes capable of unlimited good, as there are 'socialistic' schemes the effects of which would be destructive of initiative, courage, and culture. All that is asked by the writer is a fair hearing for the institutions he describes, and courageous acceptance of the truth, even if opposed to the reader's original view.

CHAPTER II

ORGANISED EMIGRATION

At first sight it may be said that emigration in any form is hardly an engine of social progress. The statement is too sweeping to be true, though it is defensible in the case of individual and non-systematic emigration. It is but a remedy for the bad conditions with which the majority of men have to cope, and it may be argued that it is but a respite, as it is to be expected that, in course of time, the population of the world will be such that more or less similar conditions will prevail all over the globe, when, of course, organised emigration will become both impossible and inefficacious.

It is, however, permissible to advance the theory that anything that tends to make men happier without making them more luxurious tends to social progress in its broader sense. The population of the earth is ill-distributed, and one of our first cares should obviously be to spread it in such a manner that a given population should be settled in a territory able to support it without any energy being wasted. With the ultimate continuous increase of

population I shall not deal here, as the peril appears to be remote. Moreover, if we are to credit statistics, in most civilised countries the birth-rate has a tendency to decrease, this being most pronounced in the most advanced communities.

Whether families and nations will consciously or unconsciously regulate their birth-rate, whether they will adopt the idealistic system of the Bishop of London or the more radical theories of Malthus, cannot be said; our interest in the matter is at present purely academic, and as this is not a collection of theories, but a statement of facts, it appears useless to pursue the subject any further.

Emigration has been ever since the world was, and the same causes have, as a rule, been operative. As far as individual movements are concerned, the principal force is the *Wanderlust*, that seems to influence most men at some period of their lives; a vague feeling of unrest, a dislike of prevailing conditions, curiosity and ambition, drive every year hundreds of thousands of men towards foreign lands. In a great many cases the attractions of the new country have appealed to a great many men of the same nationality, and to this we can nearly always trace the formation of white men's colonies. Ill-regulated and unsystematic, these movements would have been noxious if the countries towards which they were directed had not been virgin and thinly populated by uneducated or degenerate races. This is fully demonstrated by the attitude of most civilised people to

the alien immigrant. The latter may be desirable enough, but he generally lacks the necessary means to pay his way, so that he too often swells the lower ranks of labour and intensifies their struggle for life. In virgin countries the individual emigrant generally succeeds, not only by pluck and ambition, but purely and simply because he is able to occupy ownerless lands or to supply his own country with any local commodities the demand for which may be created. As time goes on, and permanent settlers increase in numbers by births and further immigration, a new nation is constituted, a definite economic system established, and the new community comes into line with the older ones. It ceases then, in all likelihood, to attract the isolated emigrant, who will attempt to make his way in a newer land.

Individual emigration has created many a great country; but it is enough to consider any European State for us to realise that the practice leads to nothing, as far as social progress is concerned. It simply means that men of various races slowly combine and form a new race with new characteristics; these may be excellent or not, socially speaking; being entirely unregulated, they are more likely to be bad than not. The United States of America, South Africa, South America, are, on the whole, cases in point. In bygone days emigration to these countries spelled certain success, given very moderate ability and diligence; they were the golden lands that haunted the dreams of the poor or of the oppressed,

and they are not yet closed as fields for the individual emigrant. But the latter, on arrival, finds himself in an organised community, not very dissimilar from the one he has left, where the social conditions are practically unchanged, and the social evils he has fled from are perhaps intensified and certainly in being; he becomes a member of it, but does not generally modify its spirit unless some special circumstance should intervene.

These circumstances can be of varied nature; the discovery of great goldfields such as the Witwatersrand, or of unlimited arable land or stock-raising ground, as has been the case in Canada or Australia, are but instances which might be multiplied to any extent. Then the inrush of immigrants is so great they may remain distinct from the race in possession, and either subjugate that or absorb it. This is the second form of emigration, which might be called group-emigration.

As in the case of individual movements, history shows that group-emigration has taken place from the earliest days. Famine or pestilence were nearly always the causes of the movement. It should be noted that, whereas individuals are more often attracted by some positive advantage, such as freedom or wealth, groups are less easily moved, and only give way to positive forces which practically drive them from their own land. The psychological study of emigration is an intricate matter, but it is likely that an individual does not usually contemplate

leaving his native land for ever; he cherishes the thought that he will ultimately return to it rich and powerful, able to be either a source of pleasure to himself or a force for good in his birthplace. Groups, on the other hand, being slower to move, and slower to agree as to a course of action, take more definite and pessimistic views of their case; they are faced with great difficulties in their movements, and, above all, with great hardships; they must be prepared to starve and, if necessary, to fight. For all these reasons tribes and races have, as a rule, only emigrated under pressure; the Huguenot emigration, the movements of the Jewish races, and the exodus of Poles and Russians towards America, are but a few instances of this fact.

Again, we arrive at a somewhat similar result as with individual emigration. The new race sweeps the older nation out of existence or absorbs it; if the latter be too powerful to destroy and unwilling to be absorbed, it drives it back into the virgin land, and installs itself in the vacant place. Absorption has thus taken place in Alsace-Lorraine, in Peru, etc.; it may, in course of time, account for struggling nationalities, such as Poland. On the other hand, in many cases, such as in those of the South African Dutch or the fleeing Byzantines, the older race has left the field and preserved its personality.

But, whatever may have happened, whatever political changes may have taken place, again social conditions remain unchanged. A civilisation is sub-

stituted for a civilisation, a social system for a social system; it may, as in the case of individual emigration, be an improvement, or it may not. The social aspect of the question is hardly likely to be affected.

It will be seen from the preceding that the effects of individual and group emigration are in the long run practically similar. In the first case, as in the second, emigration, being unfettered and aimless, has practically no social effects. It may, by introducing a progressive element into a backward State, hasten its development, its education, and thereby its social progress, but it will not do so deliberately, and will therefore not be the potent factor that a small nucleus of selected emigrants might prove to be.

If emigration is to be a cure for human evils now prevailing, it must be directed on certain definite lines; it must know exactly the evils from which the old land suffers, and firmly resolve that they shall not be implanted in the new country. The original sin of society must be eradicated, and a fresh start made on new lines. Emigration is one of the nostrums of the social quack, as are education and temperance. We see them held up as panaceas with the fierce exclusiveness that characterises the fanatical social reformer; they will not cure the evils from which the world suffers unless they be good emigration, good education, and sound temperance systems. To launch thousands of indigent, weakly, uneducated families into a strange land by holding up to them prospects that cannot be realised, even in an earthly

Eldorado, is nothing short of a crime; the victims are likely to sink into the lower depths and complicate the problem; the land is swamped with undesirables and faced at birth with the accumulated problems of centuries. If emigration is to be a success, it must be subordinated to definite rules. It must take into account the characteristics of the country, and its capacity to support not only the class that is to emigrate, but the future classes which will in course of time be created. It must select its objects, and see that none go out but those that have a reasonable chance of success. It must provide the means to enable the new settler to make use of his energy in spite of his probable indigence, and yet it must not sap his independence and his self-respect. Above all, it must aim at avoiding the errors into which older communities may have fallen, and prepare the formation of a model society on improved lines.

Who is able to realise all these conditions or even one of them? Certainly not the blind power that urges on men to try their luck in a new country, and still less their own discrimination. They appear guided by no instinct, and yet they rarely apply their reason to the momentous problem involved; their own capacities hardly come into consideration, so much so that up to the time when the various societies and colonies took the matter in hand, clerks, shopmen, etc., went out in hundreds, nursing the fond belief that a course of evening classes and a book on British agriculture would infallibly lead them to

success on the wheat-fields of Canada, and even on Australian sheep-farms. Moreover, in many cases the emigrant arrived without the price of a meal in his pocket, or, at best, with the legal minimum enabling him to land; this was, of course, in most cases, financial suicide. That which was not absorbed by fares was soon spent in a new country, where at first all expenses are necessarily high, and in any case it was entirely inadequate if, for instance, even a small farm had to be stocked.

Only societies or the State are able to direct emigrants into their proper channel. I refer, of course, to the emigrant of the labouring classes, who is so much more often unable to take care of himself than his better educated brother in misfortune, the clerk or the shopman. Private or official bodies are obviously in a far better position than most individuals to know whether there are prospects in any country, and, above all, for what professions or trades; they have at their disposal not only the keen brains that public spirit ever supplies to such organisations, but they are in touch with foreign and colonial departments, and can deal with them as with their equals. Above all, even when of a private character, they speak for the nation, in view of the magnitude of their operations. I shall refer further to associations whose past emigrants number as many as 17,000; when operations are conducted on such a scale, governments are compelled to take measures to see that emigration is effected on a proper basis, and therefore

to come to terms with the emigration authorities. Thus associations secure for their protégés benefits which their unaided efforts could not even come within sight of, but their work is more important yet in other directions. Societies effect a selection among the emigrants; they set aside the hopelessly unfit, and save their small means from a reckless venture. They warn them from the harpies that are not ashamed to prey on the poor, and try to set them in the right path in the old country. The suitable emigrants are then classed according to their capacities and to their assets, by methods which vary with the institution; in every case the societies arrange that only the class that is wanted is encouraged to go out, and that it is directed exactly towards the spot where it is wanted. Their correspondents keep them in close touch with the labour markets of the world, so that paupers are not sent out to swell the misery of other lands, and, on the other hand, men with small means are directed to those countries where an insignificant outlay will place them in a good position, which might never be the case in a country the very nature of which demanded large capital expenditure. In a word, they select and they canalise the outflow of emigration; they ensure and regulate its proper distribution.

In general, their action does not stop there. In many cases the societies are in receipt of incomes which may be very large, derived from the subscriptions of governments or public bodies or the offerings

of the interested. I am no great believer in the power of charity as an organ of social reform when its objects are allowed to feel its effects. This weakness does not come into consideration, as the emigrant feels at best a hazy gratitude to the incorporate personality of the institution that set him on the high road to prosperity; besides, there is no such thing as tainted money for the social reformer whose views are broad and honest. None but a crank could refuse to devote to such a cause any means that came into his hands; happiness and independent prosperity for all men is the goal that he must reach, whatever the road be that leads to it.

Being thus provided with funds, the societies make use of them in various ways. They assist the suitable emigrant to pay his passage and that of his family; they will even make him loans for the purpose of setting up in a new country; in most cases there is a provision for the repayment of the outlay, though free grants are not unusual. But their fostering care does not stop at this: it is not enough to land the emigrant and his family well fed, well clothed, with money in his purse, in a foreign land, and then leave him to shift for himself; in most cases he would fall into the hands of sharks who would unmercifully fleece him of his small possessions by holding out offers of employment, perhaps even by palming off valueless or inexistent land on the unsuspecting. The societies' means permit of an agent being appointed to watch the interests of the emigrants, to

settle them in permanent billets or on the land, and be ready to stand by them until the early difficulties are passed. The societies serve as foster-fathers, and their rôle, often an ingrate one, is never unnecessary.

It will thus be seen that the various associations now at work in this country fulfil at least two of the conditions enounced—viz., they regulate the flow of emigration towards the country that needs it, and they select suitable emigrants, only discouraging those whose chances are small or nil. I do not for a moment wish to belittle the valuable and disinterested work that has been done by them, but from the point of view of social progress I cannot say that their action is entirely satisfactory. In the main, emigration societies do nothing more than improve the distribution of the peoples of the earth; they relieve congestion in certain areas at the expense of untenanted lands. But what is the end and aim of all this? How much will the human race be benefited by such a process? I fear very little, with all due respect for their enthusiasm. The congested areas can only temporarily be thinned, vacant spaces soon being filled by surplus population; on the other hand, by degrees, thinly populated lands see their inhabitants increase, the ultimate prospect being that they will come into line with the rest of the world, and share in the suffering wrought by prevailing wrong conditions.

That is the weakness of emigration societies; at best they give us a respite, and they do not fully

provide for the other two conditions laid down—viz., for the accommodation of other classes which will inevitably take root in the country, and for the establishment of a new, a model State, on improved lines. They have not the necessary wealth nor the necessary power to bring about such far-reaching changes; the State alone can hope to do so. I am not a blind partisan of State interference at the present time, as is shown in the chapter on the Public-house Trust, but I am inclined to think that the State alone can hope to take efficacious action in the direction I have indicated. Generally speaking, it appears that State interference is to be deprecated except in the case of a great public service, such as the Post Office or railway (though this does not apply to municipalism); however, emigration, when brought to the pitch it has now attained to, comes within its scope, for none but the State can look ahead far enough and dispassionately enough to direct it in its proper social channel.

The State can decide to import into the new country the ideas on which the older one is conducted, and in that case will provide in advance for the needs of the coming class, which no society would do. If, for instance, the State provides agricultural settlements, it can simultaneously, by road and railway making, pave the way for the commercial class that will be necessary for the disposal of the produce. At the same time it will be able to favour banking by founding State banks or granting privileges against

facilities, and thus create openings for the financial classes that will be necessary in such a community. The State will also make its action felt by favouring the development of the mineral wealth of the country, if any exist, relieve industry of any hindrances that may prevail, and give it temporarily the tariff protection it may need until it has found its feet and is able to emerge into free-trade.

Thus, the State is able to provide in advance for all the classes that compose it, and to give them openings in the new country in a manner commensurate with their numbers and with the local demand; it is able to organise, to centralise emigration to a far greater extent than any society.

It can do even more, though I fear that it has as yet not done it; it can aim at creating something greater, more prosperous, more enlightened than itself; it can form a model State run upon new lines and principles, advanced, perhaps, and daring, but worthy of being experimented on. To this, a theory, I can, of course, give but few words. It is apparent to all of us that in most constituted communities, and more particularly in Great Britain, conditions prevail that can hardly be called ideal; in many cases they are frankly bad, and are only supported by a minority that fattens on them. It is impossible to give details, which would far exceed the space at my disposal, but it may be said that they reside mainly in our system of land tenure. Immense estates are in the hands of the few, and, in most cases, yield far less than should

be expected; not only has it been shown that agriculture on a great scale, however scientific, does not produce by far as much as small and individual farming, but a considerable acreage is under bracken that should be under wheat or, at least, under timber. That is, as a rule, due to the fact that a portion of these great estates yields a sufficient income, and that the remainder can be turned into pleasure-grounds. In addition to the load born by the farmer, by the fact that rents must therefore needs be high, the insecurity of his tenure of the land and the certainty that any improvements he may make will be the means of raising his rent, serve effectually to hamper and to discourage his initiative.

A similar state of things prevails in the towns, where rents are heavy, and can hardly go down whilst entire neighbourhoods are in the hands of one man; the landlord is then in a position to dictate to the shopkeepers, and obtain from them heavy premiums in exchange for the renewal of their leases. As for dwelling-houses in working-class districts, the landlord can afford to hold them out of the market if he so desires, and even to discourage building, so as to artificially keep up the rents; the obvious result is that overcrowding, and the evils that follow in its train, become inevitable. The same observations apply in a greater or lesser degree to other social questions, such as housing in general and temperance. Remarks as to these abuses are embodied in other chapters, and need not be repeated here. Is it, how-

ever, not obvious that the State has a great and glorious opportunity to create a new State, unencumbered and on model lines, to establish its superfluous population under ideal conditions? It is admissible to say that any Government, whatever its political colour may be, would be inclined to do this, given the necessary driving power at its back. There is nothing revolutionary in the suggestion that the leasehold system, for instance, should not be implanted in the new country; thus one man would not reap the result of the efforts of past generations of other men. Nor is there any social upheaval to be feared if the area of small farms were limited. The Canadian Government offers plots of 160 acres free; experiments on small holdings show that these farms can be made to pay, and to pay well, if co-operation is favoured by the authorities. It is easy to edict that the immigrant shall not be allowed to increase his holding, and to compel him to return it to the State which granted it if he should decide to abandon it. An immense area, parcelled out in small estates, carefully farmed, must produce a more healthy and independent class than the same land unequally split up, subject to servitudes of every description, and cultivated on the barest margin of profit.

I do not propose to dwell upon this subject, for I believe that nothing has been attempted; the evils mentioned above seem to have been transplanted. The Canadian Government, for instance, has been content to settle suitable immigrants on the land, and

to promote their general welfare; but it has left them free, in course of time, to deal with it as they may think fit. Little by little, the land will pass into fewer hands, and the old European story be repeated. The opportunity has been wasted, and, as far as is known, has hardly been discussed; it is enough to briefly mention these points, so as to emphasise the fact that State action can, in the matter of emigration, be made the most potent of factors, both for harmonious political evolution and for social betterment. The State has in general of late years looked upon emigration with a benevolent eye; it is a convenient means of shunting social evils when they become crying. Governments are ready to throw a sop, in the shape of colonial land, to the ever hungrier and more threatening masses of the people; on the other hand, the colonies, often overburdened with great expenses spread over a small population, as is principally the case in South Africa, welcome the class of settler that promises to become a producer of foodstuffs or an employer of labour. These two influences combined have facilitated the action of the societies; in some cases some help has been extended to them by Governments or municipalities, but *they* have done the work, and are still doing it, practically alone. Some, it is true, work in conjunction with the Agent-General of certain colonies, but the latter is usually their adviser and intermediary, and no more.

The societies are, in the main, charitable organisations; in most cases they derive their entire income

from the subscriptions of the philanthropic and, to a certain extent, from public bodies. These sums are devoted to the improvement of the lot of persons other than the subscribers. They are numerous, and all partake to a greater or lesser extent of this characteristic, which does not, however, debar them from claiming the title of engines of social progress. One of them, however, the Self-help Emigration Society, demands from its protégés an earnest of their resolve to settle in the new country by encouraging them as much as possible to contribute towards the cost of ocean and rail fares. This interesting body is one of the oldest, having been created as early as 1884; its objects are mainly to assist persons to emigrate, usually to Canada, who are likely to make good colonists, and to dissuade those who are unsuitable. Taking into account the fact that the prospective emigrants to which this society addresses itself have a priori the means of paying for their passage, or the greater part thereof, a judicious selection is thus effected, and the unsuitable, such as clerks or shopmen, are prevented from spending their small savings in vain. But the Self-help Emigration Society is more than an advisory body; it provides the emigrant with his ticket, after which it takes him in hand and transports him free of any other expense to his place of destination. The emigrant has absolutely nothing to pay, all costs on the Canadian side being defrayed by the society. Once landed, he is not thrown on his own resources, nor is he exposed to the perils

mentioned in the first part of this chapter; the agent of the society provides him with proper lodging, and helps him to reach his destination, which may be far in the interior; if necessary, he will give him assistance to a certain extent until employment be found for him. In addition, should he desire it, he will help him to obtain land and promote his welfare in every way.

It will be seen from the above that the society aims above all at protecting the emigrant against his own ignorance, but it will also give him more substantial assistance. Having put down as a principle that the emigrant must at least illustrate 'self-help,' the society secures the most desirable class, and finds it possible to give monetary assistance when necessary. Up to the end of 1906 it had expended altogether about £57,000, out of which the emigrants had contributed £47,000, so that the society had given assistance to the extent of about 17 per cent. of the total expenditure. In a word, to quote the report for 1906—

'The work of the past year has been specially gratifying, on account of the class of emigrants who have been benefited. Great care has been exercised in excluding those who are "undesirables" from Canada's standpoint. The relations between the Mother-Country and the Dominion are so cordial that it is a moral obligation on those who are dealing with emigration to remember the golden rule, and not send loafers and "born tired" men to simply increase the population of a country where every man prides himself on being a worker, and looks with scorn and contempt on imported idlers.'

The Self-help Emigration Society procures at the present time the emigration of about 800 persons per

annum, the total, at the beginning of the present year, having reached about 9,600. The class emigrated represents, however, the élite of the emigrants, in this sense, that they are not those unemployed who have drifted perilously near the border-line of the unemployable. Whatever may be our sympathy for both these classes (which are dealt with by special bodies), we cannot deny that they are not the best backbone for a new land. The value of the Self-help Emigration Society has been recognised by a subscription of £100 from the Canadian Government.

The destitute are the care of the East End Emigration Fund, whose methods are different, in view of the class with whom it deals. It demands from the emigrant, not means, but suitability, and therefore caters for the needs of those who could not pass the test of the Self-help Emigration Society. True, it attempts to recover as large a sum as possible from the emigrants, but how small a sum that is can be gathered from the fact that during the year ending September 30, 1906, they only contributed about £971 as against a total outlay of about £27,000. The fund derives its income partly from subscriptions, partly from a sister organisation, the Charity Organisation Society and its district committees. The methods and aims of the latter body being identical with those of the fund, they can be treated as one for the purposes of description. The two societies do truly noble work; they rescue the hopeless, and, after providing

them with clothing, redeeming the tools or necessary household goods, which are generally in pawn, establish them in a new land where they can start again in life, far from the horror of the towns. Their work dovetails, as it also does with that of another organisation which I must later mention more fully—viz., the Salvation Army. The two societies operate practically in partnership; their returns can therefore be given jointly. The importance of their action may be judged from the fact that in 1905 over 1,700 persons were emigrated, and in 1906 close on 4,000, mainly to Canada, one-third of whom were joining their friends. On these lines the societies are therefore most powerfully contributing to the formation of sound and healthy communities; yet the pressure of poverty is such that they express the view that in 1906 over 10,000 to 20,000 persons could have been emigrated had funds been available. The general interest aroused by their work takes the form of practical recognition from the public, some of the principal supporters being Mr. Balfour, Lord Strathcona, Miss Octavia Hill, etc., and several of the most powerful city companies.

Of such material is the prosperity of the British colonies made. Canada is the most startling instance of the work of emigration. Winnipeg, for instance, now a city of 100,000 souls, stands on what was, twenty-five years ago, bare prairie. To quote the East End Emigration Fund, it is a city founded on wheat, whose life-blood is wheat. Whether emigra-

tion can continue on the same scale is, of course, doubtful; in course of time the demand for labour will decrease, and the old problems will again stare us in the face. They must then be attacked by different agencies, and by more drastic means. Until then our aim must be to distribute our population as evenly as possible, and as suitably as possible, by emigrating our superfluous citizens, and above all by settling children in the new countries. That is a greater and more important problem: to save and help the adult is our duty and our care out of common humanity; to save and help the child is our duty for the same reasons, and also in the highest interests of man. Not to give the child the chance that is his by right of birth is to waste the unknown potentialities of its being, to deprive the world of a possible engine for the greatest good of man. Up to a certain point the emigration of children is easily effected, and does not offer the difficulties of adult settlement, nor does it by far entail such considerable expense. Besides, the child settler, and still more so the infant, are likely to become more desirable citizens of the new countries than the adult, however young and willing. If the child can be removed from the demoralising surroundings in which it is, too often born in our great towns, before they have made any impression on its brain, and above all on its body, it will easily be acclimatised, adopt new habits and ideas; in a word, it will be perfectly naturalised in a few years, whereas when adults are emigrated, a generation will be necessary. A

priori, therefore, the emigration of children is preferable to the emigration of adults; the departure of the latter does but relieve the home labour market, whereas the settlement of the children saves them from the fate which their seniors seek thus to escape, and launches them into a healthy and happy life, instead of a miserable one.

It should, of course, be understood that the promoters of child emigration do not propose to encourage the breaking-up of family ties; the family is the ideal community, and no man should be induced to set aside in favour of the State the rights and obligations that connect him with his offspring. A scheme tending to persuade numerous families to break up under the pressure of necessity, to tempt the parents by holding forth to them personal advantage, would be noxious in the extreme, and would further relax the already slack bonds that unite the individuals in this world. To knit together men into families, families into nations, and, as far as possible, unite nations into friendly and co-operating groups, is an ideal incompatible with such a system, and, as yet, no such thing has been attempted. I only mention the matter so as to face in advance an objection which, however irrelevant, would probably be made by the unsympathetic.

There are, however, many children who would be ready objects for emigration; I refer to the numerous class of 'State' children and to the wards of charitable institutions. Deserted by their parents, the offspring of the poor and the unjustly disgraced, they

are given over to the often grudging care of the State, to be dealt with as its servants may think fit, without any having a voice in the matter, to officials who may be Boffins, but who may be Bumbles. Their care devolves upon the workhouse authorities, who, in most cases, it is true, do their utmost for their fatherless wards, but who are restricted as to their expenditure, and so closely in touch with the ratepayers that they need great independence of mind to do their duty as men. The study of this problem does not come within the scope of this article; many are inclined to think that the care of public orphans should devolve on the State itself, and not upon local authorities, and that our future citizens would thus be developed on broader lines. This question is closely connected with the abolition of rates, and can hardly be treated here. It must, however, be said that, with all the good-will in the world, under prevailing conditions the guardians can hardly give the children a fair start; they are often compelled by the poverty of their district to make use of the child at the earliest possible moment, and it is to be noted that it is inevitably the poorest union that has the heaviest burdens to bear. The decline of apprenticeship on the one hand, and the enormous demand for child-labour on the other, tend to draw the unfortunate ward too early into the ranks of the toilers to receive a fair training and a fair start. Not only are the prospects of the child exceedingly gloomy, but its entrance at an early age into the ranks of labour inevitably displaces the middle-aged and

elderly, thereby causing untold misery without benefiting the young generation.

Emigration under proper conditions is, at the present time, the most natural and most favourable alternative; the fact is already admitted and the system is at work. Child emigration *can take place* in two forms, either the individual or the communal, and it is necessary to say a few words about both.

Communal emigration is hardly in favour in so individualist an age as ours. The proposal is to form colonial settlements, preferably farm colonies, which would be entirely run by children, mainly boys of, say, thirteen to sixteen years of age. It has, I believe, been shown that under sound management boys can make an agricultural farm pay its way, but, as the issues in the matter are more social than economic, it is necessary to inquire into the general desirability of the system. It is not without its advantages, for it partakes as much of the school as of the wage-earning system, and, from that point of view, is probably more beneficial than any other method. Farm colonies for children mean not only that the latter will be thoroughly taught the agricultural rudiments necessary for a farm labourer, but it will be possible to give them far wider knowledge in every direction. Individual emigration means that they will be widely scattered over a very large area, and that their education will suffer in direct ratio with the scarcity of schools that often prevails in certain colonial districts. In farm colonies where, say, a hundred or more children are

permanently settled, it is far easier to create a school, and the ease of attendance makes such establishments warranted and necessary; thus, the child is not thrown upon the world ill-equipped, half educated and developed. But their advantages are not confined to general education, however big a matter that may be; the teaching of farming itself is bound to be more thorough, and especially more comprehensive, when imparted by trained men who have devoted their lives to the purpose, than when it is given by farmers themselves and their employees, however willing and experienced. Such instructors are infallibly biased by their own occupation and are generally incompetent in any other subject than their work; a wheat farmer cannot help associating farming solely with wheat, and, for a rancher, agriculture soon resolves itself into the growing of fodder and the care of cattle—in a word, they suffer from specialisation. Whether that be or not a defect is a general question upon which divergent views are held by competent and sincere persons, and I will not presume to decide it; for the purposes of this chapter it is enough to point it out.

But it should be well understood that farm colonies for children should be looked upon as educational mediums, and not as organisations intended to become integrant portions of our social system. Co-education and co-residence of the two sexes and their joint employment would inevitably wreck the farm colony; early marriages would result, and their inherent perils, added to the necessarily restricted area

of a farm colony, would speedily destroy their usefulness. As educational mediums, therefore, the farm colony for children appears in a favourable light, provided that it is supplemented by an organisation capable of settling the finished pupil on the land in such a manner as to ensure his success. To raise the general level of education is a good thing, provided that adequate opportunity be given for its application. We are here confronted with larger problems than emigration, bound up with the question of population itself, which must be dealt with by the State when that bed-rock difficulty of society can no longer be ignored.

As yet the farm colony for children has not been established on this basis, mainly on account of the lack of co-operation between the various boards of guardians and the emigration societies. The general public has, up to late years, taken but little interest in the question, and it is perhaps not quite ripe for publicity.

Individual emigration of children has, however, been much in favour for many years, and it cannot be denied that, under prevailing conditions, the results have been sufficiently good to warrant continuation on the same lines. Charitable institutions and boards of guardians have largely availed themselves of it, and the field open to them is so vast that it is likely to proceed for many years to come. The bulk of the work has been effected by Dr. Barnardo's Homes, thanks to which institution 17,600 children had been

placed on colonial farms up to the beginning of the present year. In addition, several boards of guardians have settled children in the same manner, and look upon the system as a favourable alternative to boarding out in Great Britain itself. The magnitude of the problem with which we have to deal can be grasped from the figures given by Mrs. Close in December, 1905. At that time 65,000 children were in charge of the guardians, and brought up at the expense of the ratepayers. That, of course, was wholly exclusive of 150,000 who were receiving outdoor relief, and of over 100,000 who were in charge of various institutions. Leaving out of count the recipients of relief, who were presumably every one in charge of their families, and who can only be dealt with in combination with adults, we obtain a total of 165,000 children whom it is desirable to establish in life as advantageously as possible for themselves and for the community. At that time they were dealt with in various ways: 8,000 were boarded out in families, 6,000 were in scattered homes, 21,000 in workhouses, and 29,000 in barrack schools and village homes. Boarding out, according to Mrs. Close, is admirable when properly carried out, but there is every reason to agree with that well-known reformer that the system cannot be indefinitely increased. Mr. Frank Briant, in the *Empire Review* of December, 1905, corroborates the opinion of Sir Clement Kinloch Cooke that it is not desirable to attempt the farm training in England of children intended for emigration. The conditions of

agriculture, remarks Mr. Briant, differ considerably in, say, Canada from those in England, and the time spent here might much more profitably be employed in the country where their future is to be spent.

Boarding out, therefore, excellent as the system is in England, appears far more favourable in a colony. Large families are the rule rather than the exception in countries where the struggle for life is not over keen. The Poor Law child is easily admitted into the circle, and its origin lays no stigma upon it, for it is soon forgotten. Thus the disadvantages of the employment of Poor-Law children disappear, and they are not made to feel in any degree different from other beings. It should be pointed out at this juncture that in this lies the weakness of farm colonies, as the children must inevitably be segregated, and possibly estranged from the community.

An exhaustive inquiry was made by Mr. Frank Briant in 1905, a detailed account being given in the *Empire Review*. Mr. Briant speaks with authority, as he belongs to the Lambeth Board of Guardians, and unqualifiedly approves of the boarding-out system as practised in Canada. He bears witness that the children were, in most cases, admitted as members of the family, and that their technical education was as good as could be expected, and was, at any rate, of such a description that they would have no difficulty in obtaining suitable employment at the end of their apprenticeship. In certain cases the education of the children had suffered; but adequate application of the

law and a satisfactory system of inspection would effectively ensure their proper training.

There is but little reason to fear opposition from colonial authorities, certainly not from those who welcome the immigration of adults and their families. There is every likelihood that a Poor-Law child, as pointed out by Mr. Briant, after several years of physical and mental training, will become, at least, as desirable a citizen as the waifs and strays from the streets that Dr. Barnardo has so successfully dealt with. Mrs. Close proposes to extend the scheme to younger children yet—viz., infants. Her suggestion is to place them on farms in Canada and New Brunswick at the age of two or three years, and educate them and train them on the spot. A farm has already been provided, and an estimate of the cost per child placed it at £40 capital expenditure, as against £275 in England, which would obviously entail considerable saving on the rates. The scheme has met with favour at the hands of the colonial Governments concerned, and, on the face of it, makes for social progress on business as well as humanitarian lines.

It is advisable that I should also mention the interesting proposals of Sir Clement Kinloch Cooke in 1905. They have already been so fully criticised and generally approved of by such eminent authorities as Sir Charles Elliott, the Rev. H. C. Paget, and Sir William Chance, that it is unnecessary to do more than reproduce them and to append brief comments.

Each colonial Government to undertake—

To provide one or more agricultural homes or farms where the children would be educated, brought up and trained, until they reach the age of fourteen, under direct Government supervision, for work in the colony; and to place out the children in suitable situations.

To pass such local Acts as may be required to meet the new circumstances, and to draw up rules and regulations (approved by the Local Government Board) for observance in the administration of the homes.

To institute an adequate system of Government inspection until the child reaches the age of eighteen.

Each board of guardians to undertake—

To hand over the children, where possible, at the age of ten years.

To allow representatives of the colonial Governments to select the children.

To pay to each colonial Government, in a manner hereafter to be arranged—

(1) A sum of money, annually or otherwise, equal to the sum paid for bringing up the children here, the amount not to exceed in any one case the expenditure for four years.

(2) An agreed sum, annually or otherwise, for the cost of inspecting each child until the child reaches the age of eighteen.

From a general point of view no exception can be taken to the proposals in this form. They are open to the criticisms that can be passed on farm colonies in general, but, as has already been said, the system is sound, provided that the children are properly settled on leaving the farm; satisfaction is given to this requirement in the first article of the proposals. It is, of course, understood that the educated child is

to be boarded out under Government supervision on leaving the training farm. I have no doubt that the system can be satisfactorily applied, given friendly co-operation on the part of the colonial Governments, which appears likely to be secured. It is to be hoped a chance will shortly be given to the scheme which will, I feel sure, fulfil most of the desiderata enounced in this chapter.

It will be seen from the foregoing that potent agencies are at work in the matter of the proper distribution of population. They cannot solve social problems in their entirety; that is well understood by their most enthusiastic supporters, for they do not strike at the root of the evils from which modern society suffers. But as means of promoting the happiness, general welfare, and sound mental development of our fellows, all interested in social improvement can but welcome their action and support them in every way. To provide all men with proper housing, to guard them against the temptations of alcohol, and to procure their industrial and commercial co-operation, are great and good objects; their supporters are, however, ready to welcome effort in any direction that will facilitate their work by giving every man a chance of living out his life happily and sanely, thereby reducing the evil and exemplifying the good, to the fostering of which they devote themselves whole-heartedly and universally.

CHAPTER III

SMALL HOLDINGS

It is a well-known fact that acute evils alone are susceptible of cure, so that, paradoxically enough, the minor miseries of life can only hope to attract the attention of both reformer and legislator by increasing to such an extent that they force public opinion and stir to action the oft-times inert governing class. This is the case with housing, as it has been with education, and there is every likelihood of its becoming the case with agriculture. For many years Great Britain has been content to lazily watch the struggle of this, its greatest and most neglected of industries, occasionally granting it a dole or a tariff, but indifferent to its essential necessities and sublimely unaware of its intimate relation with national life. Enlightened landowners, occasionally the mayor of some village, have at times made an attempt to encourage agriculture; their efforts gained the notoriety conferred by an embryonic press, and were sometimes recognised by an order or a knighthood, but, up to about twenty years ago, the general public took but little heed of these questions. Then, suddenly, the evil became

sufficiently visible to attract general attention, and it was realised that the fortunes of agriculture bore an intimate relation with those of commerce and of industry, and, above all, that its troubles lay at the root of the curse of our great cities, viz., overcrowding. It was suddenly discovered that the depopulation of the land was becoming a national danger, not only because the continual influx of unskilled labourers into the cities served to intensify the distress that ever prevails among these classes, but because the land, lacking labour, was fast being turned into meadows and game preserves. Thus, the national food-supplies were threatened, and the comparative costliness of agricultural labour artificially intensified the difficulty, for the farmer, finding it impossible to obtain it at a reasonable rate, threw his energies into the breeding of cattle. The rural exodus could be ascribed to many causes, the minor ones being mainly the spread of education, and of the national ambitions that it fosters, and the deplorable lack of any intelligent recreation in the villages. The more enlightened section of the labourers realised that there was no scope for their activity, and that their future on the land consisted in a pittance during the best years of a life the last of which would very likely be spent in the workhouse. Rather than accept the position, they preferred to emigrate to the towns and take their chance among the unskilled, or to venture further afield, to Canada or Australia; in either case, they were irretrievably lost to the British country-side. A less serious section

of the villagers has been driven out by the dullness of their life; railways and newspapers opened their eyes to the fact that there were pleasures and sights in their own country of which they had long been as ignorant as of the pleasures and sights of China. An occasional visit to town did the rest. The young yokel, hungering vaguely for relaxation and excitement, made his way to the cities, which also attracted the girls to domestic service by the offer of better wages and the rumour of mysterious pleasures.

Little by little, in this manner, the country-side became deserted, and the towns grew congested beyond endurance; it was only when it was understood that nearly one-third of the agricultural labourers had disappeared within the last twenty years that public attention was forcibly drawn to the fact, and that remedies were sought for. This striking figure was quoted in a Board of Agriculture Report at the end of 1906. The curative suggestions vied with preventive schemes, and it has only been thoroughly understood of late years that the latter alone can hope to arrest the progress of rural emigration. It is natural and desirable that the agricultural classes should understand their position and wish to improve it; discontent, for all the misery that it may bear in its train, is at the root of all progress. Were it possible to regulate strictly the population of the world, progress would consist in making it happier and better, but as we cannot yet hope to do so, progress must needs mean, in addition to the promotion of general

welfare, the opening of new markets and the creation of new sources of wealth, ensuring the existence of the growing population.

Obviously there is a limit below which the world cannot fall in the matter of food-production; however developed industry and commerce may be, a minimum of food-products is fixed by the population of the world. It is desirable, of course, that this minimum be so enormously exceeded as to make it necessary for man to work as little as possible, and this ensures the survival of our agricultural class. On the one hand, cheap food may mean an underpaid labourer; on the other, dear food may mean a starved labourer. The problem consists in avoiding both evils, and, at the same time, in giving the agriculturist opportunities equal to those enjoyed by the townsman. Should the agricultural exodus persist, and our fiscal system remain unaltered, the position of 'cheap food' means ever decreasing agricultural labourers and ever increasing industrial workers, conditions in other parts of the world being taken as fixed; on the other hand, should our fiscal system be deeply modified, agriculture may regain an artificially prominent position, and, by offering higher wages and better conditions, arrest the depopulation. Protection, in short, has been mooted as a potent agent in the matter, and it might, no doubt, do all that is claimed for it; but the adoption of such a system cannot too strongly be deprecated, so long as the majority of the people find it advantageous to import their food-stuffs,

and, above all, so long as the land system is such that it is not at all certain that even the agricultural classes would benefit. If agriculture cannot be saved by anything but a tariff, then agriculture must disappear, as it is no more advantageous for the nation to keep it alive at such a cost than it would be industrially to force grapes in the atmosphere of a hothouse for the purpose of making wine.

It is neither possible nor desirable to enter here into a prolonged disquisition upon the fiscal question and its relation with agriculture; the case has often been stated on both sides by eminent authorities, whose opinions are as invariably divergent as the usual expert views. So emphatic a verdict in this matter was given at the past General Election that it appears unnecessary to return to it, and that even the most enthusiastic protectionists must confess that, at present, other means of agricultural salvation must be sought for and applied at once. It may also be advantageously recalled that the introduction of other schemes does not in the least prejudice their position or impair their chances of ultimate success.

We have often heard of late years the 'back to the land' cry, originating mainly from the unemployment, in great part created by the influx of the rural unskilled. As can easily be ascertained, a very large section of the working classes in our great cities were born in the country, and were either forced or tempted into the towns. The earnest reformer has therefore espoused the theory that nothing would be easier, the

cost being provided, than to repatriate this class, and to settle it once more on the land. Sympathy and support cannot be refused to such a movement. Beyond doubt in certain cases this operation could be successfully effected; only those who had become degraded by drink and the urban vices would be incapable of regeneration. But here, again, we have but a palliative analogous to emigration—in every respect praiseworthy, but yet only a palliative. Not only is it to be feared that a large number of the 'back-to-the-landers' would eventually succumb to the unaccountable charm of the cities, in spite of the hardships they had lived through, and, one by one, drift back to the congested centres, but their return into the rural districts would but increase the evil. They would throw more labour into the market, and, as it would be precarious, farmers would, perhaps, not be induced to enter into extended enterprise, so that they would, if anything, depress wages, and thereby enhance the attraction of the cities. In addition, they would bear away with them the glamour of the towns, and forget their horror; quicker, more up to date than their fellows, they would excite their curiosity, and by the force of their example induce them also to emigrate, so that the movement would probably resolve itself into an ebb and flow, nullifying all philanthropic effort, and resulting only in the further depraving and impoverishing of the agricultural labourer.

The problem of rural exodus can only be solved by

more radical means, because the root of the evil lies deeper. Purposely, the principal cause of this emigration has as yet been disregarded in this chapter, so as to give it proper relief. Natural ambition plays its part, and the spread of education assists it; the lack of scope, however, is the great factor, and not even the dullness of the villages, to which the labourer is slowly awaking, can account for the flight towards the towns. At the root of rural emigration lies our land system—our lack of land system; regulated by a salmagundi of antiquated and disconnected laws, hampered by customs, dues, and servitudes, trammelled by the local by-laws, and, above all, by the ill-distribution and the hopeless misuse of the land, what hopes can rural effort nurse, and what must be the end of its ambitions?

The land is in the hands of the few; properly regulated by law and directed by men of progressive disposition, such a system might be the best, in the same way as an ideal dictature might be the best of political systems. The result is, however, a very different one: the land is in great part owned by men whose estates embrace entire districts, who as often as not do not reside on their property, and who rarely, if ever, work them with their own hands. Agriculture is of all industries the one that demands most hard work, most love of it for its own sake, most initiative and knowledge; it does not need much more than the intellect of an animal to make a poor agriculturist, but to be a good one supposes education and training

in addition to the aforesaid qualities. How, therefore, can it be expected that either the speculative farmer or his hired labourer will exert themselves for the benefit of others and get out of the land the best that it can yield? 'Sic vos non vobis laboreat boves' makes no appeal to man, and, all Socialist ideas notwithstanding, in all likelihood never will. What, indeed, is the position of the farmer? If he be a young man he finds in most cases that there is but little land available in his own district, and that it is keenly competed for by the proverbially imprudent newly married couples; he therefore offers a high price for it in the first instance, and has to strain every nerve to pay his rent for the benefit of an absentee landlord. Should he fail, his little capital is swept away; he falls to the status of the labourer, and another victim is drawn into the net in his stead. Should he succeed, improve his farm, enrich it with buildings, take pride in its private paths, hedges, etc., and derive from it a fair return, he too often finds, at the end of his lease, that it will not be renewed except at a higher rent, perhaps at a prohibitive one. He may accept and perhaps survive, or refuse and receive a more or less adequate return for his improvements, and find himself compelled to start again at the beginning, while the farm, the value of which was enhanced by his efforts, is let to another at a higher rental.

The labourer is in a similar position; he is poor and helpless, too often uneducated, and naturally

bears the brunt of his employer's troubles; his wages are low, the housing conditions indescribably bad, and the outlook so black that he must either lack understanding or be endowed with incomprehensible optimism when he marries and raises a large family. The farmer cannot afford to pay him well; he has found himself compelled to raise the wage in many parts of the country, but it has not been found possible to do so sufficiently to counterbalance the attraction of the cities. The farmer works on a very low margin of profit; should he elect to abandon agriculture and to devote himself to stock-raising, fruit-growing, or poultry-farming, he may make a living, but he cannot go beyond a certain point in agricultural wages. Thus avenues to employment are closed as the supply of labour decreases, and the supply of labour shrinks further as these opportunities disappear; the food-supply of the nation grows smaller, and, day by day, the demand for men on the land is reduced. But the point under consideration is not so much the shrinkage in national food-supplies, however serious a one it may be; the question is: How shall we retain the population on the land? Under prevailing conditions, as has already been said, there is but little inducement for the intelligent rustic to stay, and that for one reason only—he does not own the land.

There lies the crux of the problem, in landownership; the owner of the land, in countries which have been under crops for years, is the only one who can

successfully work it, because he alone will entirely devote himself to the work, knowing that he alone will reap the profit. A great deal may be done towards regularising land tenure, securing the value of improvements for the farmer, and fair rents at all times. Mr. Agar Robartes' Bill, presented in the early part of 1906, was an effort in this direction, and it may be expected to be fruitful in good results, but it does not strike at the heart of the problem, which is the ownership of the land. The land must be worked by its owner, and its owner will not desert it, however hard a life he may lead, however ungrateful and soul-killing the task may be. The French peasant loves the land with a fierce passion, and rarely forsakes it; the Russian emancipated serf, ignorant, superstitious, vodka-ridden, is ready to bear apparently intolerable evils and to cling to the land. They learn to look upon it as a holy thing, and not as an engine of profit out of which they extract a bare subsistence, after paying a heavy toll for the privilege.

Can this not be the case in Great Britain? I see no reason why it should not be so. In a small, thickly populated country, markets are abundant and transport is easy; few districts are really inaccessible by sea or rail, and few lack a ready market. But if the agriculturist is going to extract the best from the land, he must feel that he is working for himself and his, not for an unknown landlord; we do not want the land to be nationalised, because it seems very unlikely that the best would be got out of it, and

because, before such a question be mooted, the land must be in the hands of the individual workers. A Land Purchase Bill is needed; it is too early, and will be for some years, to say that the Irish Act has arrested emigration, but it is likely to do so by giving the people an interest at home; the response of the tenants has been fair, and would be far greater in comparatively rich England. What is wanted is the land in the hands of the people, in the hands of the worker, in portions no greater than he can profitably work, if he make adequate use of every square foot.

For it must be remembered that ownership of the land in its present form is at the root of the evil, and the question between the large and the small farm at once comes to the fore. Before treating of it, however, we may ask ourselves what the present land system has done for great Britain. It has tended, without interruption, to the increase of large estates, to the detriment of the small freeholder, who, little by little, has been squeezed out by persecution, or bought out at prices often below the ultimate intrinsic value of his holding, and always below the national value of a small working landowner. The great estates have not replaced the small ones, for they have modified the cultivation of the latter when they have not replaced agriculture by deer forests; the productivity per acre has decreased, because the personal incentive has disappeared, and because the land has passed into the hands of absentees who delegate the administration to land agents, or who let the land lie

waste. Why, will it be asked, has this change taken place? It would, apparently, be more advantageous for the owner to have his land cultivated as intensively as possible. This would be the case in estates of an area not exceeding, say, 1,000 or 2,000 acres, but it is not with these, but with estates equal in area to half an average county, or more, that we are here concerned. The owners have found it financially advantageous to cultivate only the richest portion of the land, the remainder being turned into deer forests or pheasant preserves, either for their own pleasure or for speculative purposes; they have placed *circenses* before *panem*, secure in their wealth and their vested rights. It can be urged that a man may dispose of his property as he thinks fit, but it cannot be urged that he possesses the moral right to use it in a manner prejudicial to the interests of the community. To hold land is to hold a trust which should be administered for the benefit of the greater number; to withdraw land from cultivation should no more be allowed than it is allowed to burn one's own house when it is contiguous to another.

The results of the system are particularly striking in the case of Ireland; other causes, some of them bound up in the national characteristics of the people, have been at work, but the land question remains at the root of Irish emigration. In 1845 the population of the island was about 8,000,000; it has sunk to about 4,500,000, in spite of the fact that the birth-rate is heavier than the average for the United

Kingdom, and the death-rate no greater. In Scotland the same agencies have been at work during the last century; an area of nearly 2,000,000 acres has during that period been afforested, a great part of which was once under cultivation, and which could probably be-worked at a profit. In England the same state of things prevails, as it has ever prevailed, one quarter of its area being owned by 700 landowners. From 1881 to 1901 in the whole of Great Britain 2,000,000 acres of arable land went out of cultivation. True, there is land that cannot be farmed, and for such districts afforestation is the best resource; but that is an exceptional state of things, met with only on the Belgian downs or the swampy 'Landes' of Southern France. The thinnest layer of humus, the worst clayey soil, if intelligently worked and manured, can be worked at a profit, as it has been in Denmark, and even in England, as will further be shown by extracts from Miss Jebb's pamphlet on Small Holdings.

It may be said that the fact that great estates are on the increase is not an unhealthy state of things, and that there is no reason for them to be less successfully worked than the smallest allotments. At first sight this appears true, and great estates might even be put forward as likely to be better cultivated. The owners dispose of considerable capital; they are able to enlist expert advice, and to make experiments that the small holder could never venture upon. Where the owner looks upon the cultivation of his estates as a hobby, and devotes his time and energy to its

improvement, this may well be the case, as it has been, among others, on Lord Carrington's Lincolnshire property, and also on that of the Duke of Devonshire. That, however, is not the usual case; the owner generally seems to look upon his land as a means of procuring the income that enables him to live in a great city, and to keep up his position in the country; for the reasons already stated, he finds little difficulty in letting out the ground he wishes to farm, but nothing can compel him to put more land than he wishes under cultivation.

Many great landlords look with disfavour upon small holdings, agglomerations of which are liable to spoil the beauty of the estate, and to frighten away, if not to destroy game; their interest in the land being limited, there is no inducement for them to extract from it all that it is capable of yielding. The position of the small holder is the very reverse; should he farm or own land, it will hardly ever exceed 50 acres, and, on an average, will extend about 20 acres. With so restricted an area at his disposal, with possibly no other means of sustaining his family, he will strain every nerve to make the land pay, adapt himself to prevailing conditions, and devote his life to the industry. He will thus be settled on the land, protected against the temptations of towns, and his children will follow in his footsteps, thus forming the basis of an agricultural, healthy, and solid race.

It has been pointed out above that the great landowner has the advantage of being able to experiment,

and to farm on more progressive lines, but it should not be concluded that the small holder could not—aye cannot—do likewise. In fact, it can be accepted that the man who owns a small patch of land, and works it successfully, is likely to be, or to become, more intelligent and more progressive than the average hired labourer; his energy and initiative must increase, thanks to the demands that are made upon them, and his mind is open to innovations which the old-fashioned farmer would scout. Co-operation has been applied already to agricultural enterprise, as is shown in the chapter devoted to the question, and there exists no doubt that it might be enormously extended; if it is successfully applied to the purchase of seeds and manure, it can equally advantageously be the means of purchasing improved appliances, such as steam-ploughs or threshing-machines, and even provide the necessary agricultural education. The central co-operative organisations can nowhere be so successfully introduced as into groups of small holdings, which they can co-ordinate and lead towards a common goal at a minimum cost. It will further be shown that efforts have already been made in this direction, and that their success is practically assured.

The small holder has been several times taken as a freeholder in the foregoing, but the system is unlikely to spread to any great extent without Government or local assistance; in very few cases would he be able to purchase a sufficient area at £40, £50, or more, per acre, so that, as a rule, we may expect to find him

a tenant, which does not materially modify the aspects of the case. As aforesaid, landownership would in all likelihood tend to develop in the small holder energy and initiative, but in a country like Great Britain, where farms are usually very large, extending over hundreds, if not thousands, of acres, a peril exists which is not to be feared on the Continent: the small holder would too often find it so advantageous to sell his freehold to a wealthier neighbour, if his holding proved a success, that landownership would probably revert to the present form, and all the good that had been done would be nullified. Besides, at death the holding would probably be divided, or sold for that purpose, when the buyer would not always be a small holder, but probably a neighbouring farmer.

The small holder should therefore, whenever possible, be a tenant; his position in respect to individuals, societies, or the State, will be considered further, but it may be said in general that his chances of success will not be impaired, provided that a lease sufficiently long to ensure security of tenure be granted to him, and that an agreement as to improvements be entered into. He will thus be enabled to start work without any considerable outlay of capital, and will be far more willing to take the risk than he would be if he were compelled to hazard all he possessed.

It is, of course, understood that 'small holding' is an elastic term; the Small Holdings Act defines it as 'an area exceeding 1 acre and not exceeding 50

acres,' between which limits there is scope for very different systems. The small holding may be an allotment attached to a cottage or in the vicinity, such as is the case at Bournville and at Port Sunlight; in this case it will hardly ever exceed 1 acre, and must be devoted to the growing of vegetables for home consumption only. Such areas are cultivated in the owner's spare time and by his family; they do not usually yield over 2s. a week, and can only be looked upon as a slight increase of income, and not as essential means of livelihood.

Even the '8 acres and a cow' can hardly be expected to support the owner under ordinary conditions; their yield would only be sufficient if choice vegetables and fruit were grown, and a market were very close at hand. The 'cow' could only then be provided for if grazing rights existed on a neighbouring common. Except in special cases, the steady employment of the small holder can only be ensured by an area of 10 acres at least, when he will be restricted to the more remunerative forms of cultivation; he can hardly hope to work a grass holding at a profit, and to raise stock, without disposing of, say, 20 acres. As a general rule, therefore, it can be assumed that small holdings must extend over about 15 acres if they are to employ the entire activity of the small holder and his family.

What, then, is the field for the worker when provided with his land, either freehold or on lease? It is too often taken for granted that he cannot hope to

make a living out of ordinary agriculture. It is true that small holdings are not suitable for, say, wheat-growing, as the profits of farmers are usually small, and yet they dispose of considerable advantages as far as credit and appliances are concerned. But without even taking into account that co-operation can easily do away with this difficulty by grouping the efforts of the growers, it must not be concluded that they are to be confined to market-gardening; it is entirely a question of local demand. The small holder can, and does, advantageously lay out his land under vegetables of every description, but at the same time on holdings of average size he can put a portion under grass and raise stock, pigs being fed on various remains.

A labourer can, of course, not expect to make much more than a living for himself and his family, but he will assuredly make a better one than he would as a hired man. A holding of 15 acres should supply him with the bulk of his food, taking it that pigs are kept. Poultry and eggs are easily obtainable on such holdings, and their sale provides him with other necessary articles. It therefore appears that, if the labourer is to succeed, he must, as much as possible, live on the produce of the holding, selling as little of it as he can.

Small holdings are, however, not the be-all and end-all of the labourer's economy. Miss L. Jebb points out in her valuable pamphlet, 'The Small Holdings of England,' that they can often be made the basis of a labourer's income, his budget being

completed from other sources. It appears from Miss Jebb's investigations that the following factors will often make the holding a success, one or two being sufficient:

1. Common rights, which enable the holder to feed stock free of cost.

2. Agricultural piece-work in the neighbourhood, giving employment in the winter, etc.

3. Mines, trades, etc., which create similar opportunities of additional employment.

4. Ready markets.

5. Means of communication.

It can be taken for granted that, where such conditions prevail, small holdings can be made to pay, and there are few districts where one of these advantages at least does not exist, the soil and climate being taken as generally suitable. These facts are sufficiently obvious to make it unnecessary to discuss them at length, in addition to which I do not feel at liberty to anticipate the book in which Miss Jebb's conclusions are to be more fully developed. The results of this brief discussion can therefore be summed up as follows:

(*a*) The small holder can manage at a profit, say, an acre, or up to 5 acres, with the assistance of his family, if he be in regular employment.

(*b*) He can, as a rule, make an entire living on 15 to 20 acres by giving his whole time to it, this being subject to considerable modification in exceptional cases.

(*c*) He is not confined to any special crop, vegetables or grass for stock being the most suitable.

(*d*) He can hope to develop poor land now lying waste when conditions are favourable—*i.e.*, conform with any of the five laid down in Miss Jebb's pamphlet.

This last consideration is, perhaps, the most important of all, as it can be hoped to redeem the areas that are now useless, and to supply the agricultural population with an inducement to settle on the land. Small holdings have usually been established on fairly rich soil, but, as will further be seen, poorer ground is being worked at a profit, and there is every reason to expect that, if small holdings are properly protected and fostered by the law, they will continue to prove successful ventures and valuable moral agents.

How, then, can small holdings be established and perpetuated? An active agent is a necessity, for the labourer can hardly hope for success, in most cases, if he applies to his landlord for, say, 20 acres. As a rule he would find the land already occupied by farms of 200 to 500 acres, and too often he would find his landlord reluctant to innovate on a small scale. Not only do many landowners prefer the security of a farmer of repute, even at a moderate rental, but small holdings mean adequate housing, in the train of which follow possible damage to the scenery, and above all, the migration of game.

Small holdings do exist already in great numbers, and have always existed. In 1903 over 111,000 owners

or tenants occupied areas equal or inferior to 5 acres, and 232,000 areas ranging between 5 and 50 acres. An inquiry held in 1906 under the chairmanship of Lord Onslow revealed that, out of 32,500,000 acres cultivated in Great Britain (excluding forests and grazing heaths), 15 per cent. consisted of holdings inferior in extent to 50 acres, whereas farms ranging between 50 and 300 acres accounted for 58 per cent., and farms exceeding 300 acres for 27 per cent. Two-thirds of the total number of holdings consisted of areas inferior to 50 acres, over and above which there were about 1,000,000 holdings smaller than 1 acre. It must be noted that during the last twenty years a serious decrease has taken place in the former class, whose numbers have diminished by over 15 per cent. This figure significantly coincides with the migration towards the towns, of which it can be considered as an index to a certain extent. Moreover, the decrease has been a steady one, and shows no signs of abatement, the 5 to 50 class remaining practically unaltered. Though areas inferior to 5 acres do not usually, as has been mentioned, constitute the sole means of livelihood of their occupiers, they play the most important part in the problem of rural depopulation. This, of all questions, is an imperial one, and worthy of the care of the State. Agriculture should pay, if possible: that is an understood thing, just as the Post Office should make profits; but if it can be made to pay its way and no more, the attempt is worth making. The State does not expect its educational or military

services to earn profits, because they serve objects of the highest importance. In the same manner as the cost of a battleship is a premium against foreign attacks, the upkeep of agriculture is a premium against the racial, moral, and sanitary perils already rampant in our cities. The labourer must be kept on the land if the British race is going to remain healthy and vigorous, and to base its existence on others than factory workers and clerks. The only means of achieving this object is to give the labourer an interest in the land by attaching him personally to it and providing him with suitable houses. It is not contended that the creation of small holdings will entirely arrest rural emigration, nor is it desirable that the more intelligent section should be discouraged in their ambition for a broader life, but it will effectually prevent the unskilled and the unfit from affronting the unknown dangers of the towns.

Small holdings can be created by individuals, by societies, and by the State. In most cases, up to the present, the work has been done by individuals, animated either by philanthropic motives or by speculative self-interest. Large farms have, from time to time, been split up for purposes of experiment, the most important efforts having apparently been made by Lord Carrington in Lincolnshire and in South Buckinghamshire. The individual, when inspired by these motives, has, of course, a freer hand than a society, but his action is too often limited to his lifetime. Should he be willing to sell

the land outright, if the tenant can afford to buy, or to let it on a purchase agreement, his action may result in the creation of the holdings; but, as has already been said, there is reason to fear that in course of time the work may be undone and the allotments again absorbed. On the other hand, should he let the land on lease, his heirs may take a very different view of the matter, and in any event the tenure of the land will never be secure. The individual has, as yet, been the sole agent, but he does not appear to be the best one that offers. In the abstract, it is hardly good, morally, that one man should, to such an extent, be able to place so many under a semi-feudal system. Feudalism has had its day and has rendered services to the country; but other times have come, and the result of its application in this manner is the promotion of rural emigration, which it is desired to avoid.

Societies, of which there are as yet but few special ones, appear a far superior agent. Constituted on the lines of the First Garden City Company, for instance, with a limited interest in the land, they are capable of infinite good. It can here be recalled that the Letchworth estate cost about £40 per acre, on which a rental of about 32s. per acre would pay the necessary interest; taking the building land into consideration, in many cases the land would be much cheaper and the interest correspondingly smaller; (in England a rental of 15s. to 25s. per acre appears to rule). The society is an ideal landlord. Supplied in the first

instance with capital by the public-spirited, devoid of greed, thanks to its constitution, controlled by non-political bodies, it can promote the creation of suitable organisms under the motto 'Progress, not Profits.' A co-operative society is even more valuable and powerful than a semi-philanthropic society, as it enables the beneficees to be shareholders, and gives into their hands the sole control of their affairs. All co-operative societies have had very small beginnings, and there is every reason to expect that the spread of education will in course of time enable the labourer to do for himself that which must at present still be done by the semi-philanthropic society.

The third and most powerful agent would, of course, be the State. As a rule it takes but faint interest in such matters, as being merely useful and not ornamental. The custom of past centuries, both in this country and in certain Continental ones, appears to be to relegate these questions to obscure office-holders, and to shelve the problems they must face by the means of forgotten Royal Commissions and dreary Select Committees. It is only of late that public opinion has been thoroughly aroused, and that these questions have come to the fore. It needs no prophetic gift to understand that they are going to be the predominant questions of the day, and that they may eventually eclipse our difficulties with savage monarchs and the academic discussion of reforms in military or fiscal systems.

Land nationalisation is too big a problem for this

chapter, and it is really a leap into the unknown. It is rash to argue from German municipal experiments that such a system would be successful, and, in any case, the wholesale intervention of the State does not appeal to the individualist. But the State can assist the small holdings movement by a Land Purchase Bill, offering inducements to the splitting up of farms, by exemption from taxation, by the creation of special banks—above all by the introduction of agricultural and technical training into the school curriculum in rural districts. In many more ways an interested State can assist or retard the movement. It will find it cheaper in the long run to fix the population on the land than to support it in the towns by more or less wasteful schemes, to pauperise it by means of the Poor Law, or even to evade its duty by oversea emigration.

As, however, the intervention of the State in so wholesale a manner might be costly and inefficient, the powers should be delegated to municipal bodies under proper supervision by central authorities; they should be enabled in a fuller manner than has as yet been the case to acquire land, as has been done in most large German towns, and to develop it on these lines. Thus, fostered by compulsory purchase when necessary, it will be possible to fix the rural population. In the present state of public opinion the time for such action has perhaps not yet come. Meanwhile we must pin our faith to special societies now in formation, which are prepared to grapple with the

problem on broad lines by becoming landlords themselves, and again triumphantly achieve the results attained to by co-operative systems in dairy and poultry farming.

It will now be asked, What has been done in this direction, and what have been the results of the various attempts? A small amount of data will prove a sufficient foundation for the confidence with which success is anticipated.

As has already been said, small holdings have always existed, often hemmed in by large farms, the object, as a rule, of a neighbour's ambitions; in many cases they have survived, and their owners have retained their independent position. They have generally been assisted by the proximity of a common or the accessibility of piece-work. In other cases the holding has been absorbed, usually at a higher price per acre than the surrounding land. Making every allowance for the farmer's desire to 'round off' his estate, this would in itself be evidence that the small holder had improved his land and made it pay handsomely. However, it is not in deductions that evidence must be sought, but in the results that have been achieved by the deliberate establishment of allotments, and it is with these that I propose briefly to deal.

A remarkable case is the one of the Catshill nail-makers, to which prominence has been given by the *Daily Chronicle* special commissioner, February 13, 1906, and by Mr. George Haw. These artisans had

eked out for many years a laborious existence by manufacturing nails by hand. Little by little machinery, in its relentless pursuit of efficiency and cheapness, had squeezed them out; that is an iron law, but it makes for general prosperity. The displaced individuals, however, did not become its victims, as is too often the case with industrial progress, but found employment on the land which they had up to that time cultivated accessorily. The Worcestershire County Council availed itself of its powers under the Small Holdings Acts, 1887, 1890, and 1894, and provided thirty-two small holdings, varying between 2½ and 8½ acres, which were bought by the quondam artisans at the rate of one-fifth down, the remainder being payable in forty yearly instalments, the cost per acre being £33. Not a single one of the thirty-two holdings has proved a failure, not an instalment being overdue, in spite of the fact, elicited by the *Daily Chronicle* commissioner, that before the subdivision the last two tenants of the farm had been ruined. Comment is superfluous. The rental averages about 30s. per acre, which is a fair return on the purchase price, and appears not to be excessive, as the small holders have paid it regularly for over twelve years. Most of them have built their own houses on the land, so that the thirty-two families can be looked upon as settled indefinitely, their means of livelihood being ensured to them. That it is not a bare livelihood, either, is shown by Mr. Haw's statement that one of the tenants made

£70 a year out of only 2 acres, and another at Belbroughton £80, all expenses paid, out of a similar plot. The tenants are generally prosperous, most of them keeping their own horses, and letting them out to neighbours when not at work. Several of them have increased their land to 15 acres, though the County Council holdings are limited to 5 acres, which is perhaps the most popular area. Yet this was on poor land, and it should be noted that it is usually on sour areas that small holdings take root, the richer ones being sufficiently paying to ensure the success of big farms. A similar case is quoted in the *Daily Chronicle* inquiry—viz., the purchase by Sir Robert Edgcumbe in 1889 of a large farm which had been given up as hopeless. On that area of 843 acres at Rew, near Dorchester, twenty-five holders were established, who paid off the purchase-money by the end of 1896, and are now successful freeholders; thus a lost area gives employment to twenty-five families, as opposed to the farmer and a few labourers who could not make it pay. The same inquiry notes the still greater success of Major Poore's experience at Winterslaw, Wilts, on very thin soil, averaging 6 inches. In spite of the underlying chalk, the plots have paid so well, thanks to interested management, that fifty families are now settled and prospering. Miss Jebb points out that there has been a tendency to reamalgamate the holdings, which demonstrates the perils of freehold. It cannot too strongly be emphasised that in both cases the land was poor, and

that no particular circumstance favoured the movement, markets not being very accessible, nor piecework in demand; yet in nearly every case the small agriculturist has held his own as an independent man, and in a good many he is prosperous.

Lord Carrington's experiments in this direction are perhaps the best known, as they have been made on a very large scale both in Lincolnshire and Buckinghamshire. Over 3,000 allotment-holders are established on his land, and their financial and social success both near Wycombe and in the purely agricultural districts is vouched for by the landlord himself. Lord Carrington, in a speech at the Farmers' Club in 1906, stated that at Spalding alone he had 650 acres let to 202 tenants (average hardly over 3 acres) at a rental of £1,325 per annum, or £2 per acre. Unpaid rents then amounted to only £6 6s., while the deposits in the Penny Bank totalled £230. Financial success was therefore ensured, and, as far as the social aspects went, Lord Carrington went on to state that the exodus from the neighbourhood of Spalding was 2,500 per decade before 1892, whereas it had fallen to 150 between 1892 and 1902. The experiment was therefore successful all along the line.

The foregoing demonstrates what can be done by a local authority such as the Worcestershire County Council or by individuals. Societies can be equally successful. The Norfolk Small Holdings Association can be taken as a type, as it had to deal with very light soil and with a strong rural exodus. Founded

in 1901, it divided 8 farms into 60 holdings, which now produce a return of 4 per cent. At Swaffham the rents vary between 22s. 6d. and 27s. 6d. per acre, and average 24s. No losses have been made and no arrears are due, only three notices to quit having been served in five years. The society proposes to promote building operations, and, in time, to defray the cost of public improvements.

It would be easy to multiply indefinitely these instances, as small holdings are being created all over the country, and the notable case of Belbroughton, mentioned by Mr. F. Impey, one of the apostles of the movement, in the *Speaker* of February 4, 1905, must not escape the reader's notice. It originated from the Rector, Mr. Eld, in 1895, and was continued up to 1903, farm after farm being hired by the parish council and re-let at a profit to small holders. The results have been extraordinary, as, in 1903, 176 acres had been divided up into 114 holdings, supporting over 400 people, as against a probable 20 on a single farm. Moreover, the parish council then paid a rental of £261 per annum, and derived from the land an income of £358, so that not only has it increased twentyfold the population supported, but it actually makes a profit for the benefit of the rates! The landlord need hardly look askance at the movement, for it tends to his advantage; the chapter on Bournville contains a striking instance of this fact, and a similar one is quoted by Mr. Rider Haggard at Bewdley, where a 40-acre farm pays 50s. an acre, as

against 20s. per acre for a neighbouring farm of 250 acres. Mr. Haggard also quotes another case of a 24-acre farm of poor land paying £40 rent, or nearly 34s. per acre, as against 12s. to 13s. per acre for neighbouring farms ranging between 300 and 400 acres.

In all the places mentioned, therefore, selected over a wide area, small holdings are a success, which is also the case in Halwill (Devon), in Herefordshire, at Wing (Bucks), in various parts of Scotland, etc.; yet the movement has not developed as quickly as it might have, had the law supported it adequately. The 1882 and 1887 Allotment Acts enabled the trustees of charity lands and the guardians to provide holdings, but they showed but little enthusiasm, in view of the attitude of the Local Government Board; in seven years they provided 5,536 allotments. In 1894 the Small Holdings Act was passed, facilitating the employment of compulsory powers by the county councils, but so many obstacles appear to have been put in the way by the Local Government Board that in many cases they gave up the unequal struggle. Yet, in the face of these difficulties, from 1894 to 1902, 45,393 allotments were provided under the new Act, which was obviously a vast improvement on the previous ones. We must note that the most progressive councils did their work early, so it is not astonishing that the work has not gone on apace; at present the number of allotments provided hardly exceeds 50,000.

The task is but begun, and it lies mainly in the hands of the legislator; the ambitious rôle of suggesting new measures does not lie within the author's province. Besides, it has been vigorously taken over by societies such as the Allotments and Small Holdings Association, Birmingham, the Co-operative Small Holdings Society, etc., and by individuals such as Lord Carrington, Mr. Impey, Mr. Winfrey, etc. The public is awaking to the possibilities and to the necessities of the movement, and to the results that will be brought about if it is fostered or even uninterfered with. The prosperity of the British country-side, the increase of national food-supplies, and the relief of urban overcrowding, are truly imperial interests which demand the keenest attention of the best of the nation's brains; in them is bound up the continued influence and wealth of the British race; in them, above all, do we find the factors that make or mar the body and the brain of the men who have made Great Britain what it is abroad. Let not the enthusiasts of land settlement in distant and unremunerative colonies forget the possibilities of Great Britain as a settlement; it is not a question of charity beginning at home, but a matter for that most powerful of all agents, self-interest, and all the good that may follow in its train if properly directed and controlled.

CHAPTER IV

GARDEN CITY

It is difficult to assign a date to the birth of a movement the effects of which will be far-reaching, of a movement perhaps more likely ultimately to solve many social problems than its most sanguine supporters can ever have thought. To say that it has had many detractors, and that a number of unauthorised persons have attempted to damn it with faint praise, does not differentiate it from any other of those enterprises which have, by insensible stages, passed from Utopia to realisation.

As it is necessary to bring observation to bear rather on concrete facts than on abstract principles, it were perhaps advisable to disregard the attempts that have been made towards creating a garden city, and to concentrate analysis upon that organism which alone completely embodies the ideas of the founders—viz., the town of Letchworth, or Garden City. Up to a very recent date this agglomeration, which has of late leapt into prominence, was inexistent, and that alone would be enough to distinguish it from most

towns or villages in any part of the world. Instead of springing up in a haphazard manner, as the local builder might decree, and with no particular object or determining motive, Letchworth has been created on a certain plan and with definite aims in view. It follows that, architecturally speaking, the plan of the city has been made subservient to modern needs, and has left scope for the satisfaction of those which increasing civilisation must infallibly create.

The results to be attained to at Letchworth are threefold. The primary object is to supply the town-dweller with a healthy home at a cheap rate, so as to provide sufficient accommodation for him and his family in a manner both commensurate with his means and likely to promote his physical and moral welfare.

The countryman occupies an equal place in the scheme; he is to be provided on the spot with the pleasures and conveniences inherent to a town of some importance; he will, therefore, not succumb so easily to the attraction of the cities, responsible to such an extent for the rural exodus which threatens to kill British agriculture. In addition he will find within his reach a ready market for agricultural produce, and a commercial centre adequate for his various needs.

Having thus provided accommodation for the town-dweller and a market for the countryman, the scheme proposes to give employment to the residents on an industrial agglomeration proportionate to the avail-

able labour. These three objects can be summed up in a formula:

> *A garden city is a self-contained organism comprising*—(1) *An Agricultural Settlement;* (2) *a Residential Settlement;* (3) *an Industrial Settlement, the three being connected by the necessary commercial and administrative links.*

Having thus outlined the scheme, *grosso modo*, our attention must concentrate itself upon the manner in which it has been carried out.

The estate of Letchworth, situate in the neighbourhood of Hitchin, Herts, within thirty-four miles of London, extends over 3,818 acres, and was purchased in September, 1903, at an average price of £40 per acre, including timber and buildings. It is at present the property of a company limited by shares, with a capital of £300,000, of which over £150,000 has been subscribed—viz., the First Garden City, Ltd. At the time of the purchase the estate was a typical example of the English country-side, consisting mainly of meadowland and copses, in the midst of which stood the little villages of Willian and Norton; it had the restful charm so often the privilege of such islands as the swift torrent of civilisation sometimes leaves behind it, and it has been the continual care of the pioneers to preserve and to foster it. At the present time, on the portion set aside for residential plots, houses of various descriptions are being built; as yet they are exempt from the suburban curse of

uniformity. The agricultural belt, split up into small farms and into smaller holdings, sees food-producing cultivation gain ground upon the meadows, and on the spots allocated to the factories industrial organisations are already at work. It is our object to ascertain how the original plan has been carried out, and how the apparently conflicting interests have been reconciled.

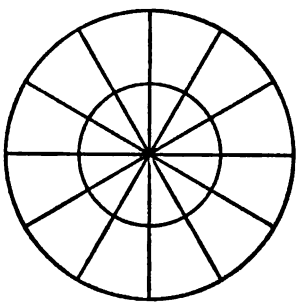
As far as the laying-out of the town itself is concerned, architects and engineers have striven to obtain regularity of design without lapsing into uniformity, and, above all, to avoid overcrowding. They have, as yet, been fully successful, and there is no reason to expect that the development of the estate will not be continued on the same lines. It should be noted that its ultimate population is limited to a maximum of 35,000 inhabitants, which figure will include both the urban and the rural districts; thus, in this comparatively small system the difficulties of transit and convenient housing will disappear. Cities such as London and Manchester labour under the immense disadvantage of either having to confine their working population in certain central neighbourhoods, which perforce become slums, or to house them far afield, which necessitates a costly system of transit and causes incalculable waste of time. Here there can be no such difficulties, for the furthest point of the agricultural belt is but two miles distant from the factory sites. Whatever be the merits of large towns, whatever, above all, be the municipal advan-

tages due to their financial power, I cannot help thinking that their ever-increasing size and the evils that follow in their train are but inadequately compensated for. Letchworth, with its eventual 35,000 inhabitants, may not be an earthly paradise, but I am inclined to believe that it will be the nearest approach to perfection that order, method, and forethought can bring about. Nothing will prevent similar cities from springing up in any suitable district, and it needs no great flight of imagination to picture the English country-side ultimately redeemed from meadow or bracken and divided into small, self-sufficing units, each independent, and every one complete.

The scheme according to which Garden City has been laid out will be easily grasped from the plan; yet it is perhaps advisable to put forward its most salient points. The motto of the architects appears to have been 'Regularity without Monotony,' and they have certainly succeeded. It is an easy matter to plan a regular town. The scheme of newer New York, or of any other transatlantic mushroom city, needed no great imagination, and was the worthy offspring of exclusively commercial minds. Whatever may be said in favour of the system of equal and regular blocks, we are still too steeped in Old World traditions to shake off the charm of diversity.

The plan of Letchworth is based, apparently, on lines similar to those on which Haussmann worked his great reform in Paris, and, to some extent, on the

dreams that Sir Christopher Wren vainly indulged in after the Fire of London. From a central square of noble proportions radiate in a star-shaped pattern one transversal main avenue and eleven roads of minor importance. All are to be continued in the same direction, little by little, as building plots are allocated, without breaks or curves, so far as the topography of the estate will allow. These twelve avenues are connected at varying distances from the centre by an irregular quadrilateral road, whose lines are roughly parallel to those of the square. The plan provides that, when the twelve avenues will have sufficiently extended in all directions, the existing roads, slightly supplemented on the western side, will form a second circular connecting-belt. We thus arrive roughly at the following theoretical figure, in which the lines represent roads:



In reality, slight irregularities have modified the aspect of the town, and quadrilaterals have replaced circles, but the principle remains unchanged.

The advantages of such a plan are several; the

principal one is, no doubt, that the circular connecting roads are made practically at the same time as the radiating avenues, and for their benefit, which will inevitably save the town from those costly 'improvements' with which we have of late years perforce been saddled.

The above plan bears, first of all, an area of 1,200 acres which has been set aside exclusively for building purposes out of the total 3,800; 100 acres out of the remainder have been allocated to factory sites, the bulk of the estate forming the agricultural belt. Proceeding again on methodical lines, it has been put down as a principle that the maximum number of houses to be erected per acre shall be twelve, though it is, of course, unlikely that such division of land will take place over the entire surface of the estate. Thus, to each house will correspond a minimum area of 400 square yards, of which at least three-quarters will very likely be garden land.

The first point, therefore, commending itself to our notice is that, over and above the two-thirds of the estate reserved for agriculture, and the 200 acres set aside for public parks and recreation-grounds, three-quarters of the building land are to be laid out in gardens. Truly, Garden City is worthy of its name!

It has been to some extent proved that cottages can be built at a cheaper rate than usually prevails, though it cannot absolutely be said that this demonstration proceeded from the Cheap Cottages Exhibition in the summer of 1905. It is therefore presumable that,

under the financial arrangements which I shall examine, the small holdings being worked profitably, the agricultural labourer will be able to pay his way.

It is intended to attract to Letchworth not only the working population of the district, but also to give facilities for the housing of persons of medium and ample means, within certain limits, keeping ever in mind the prescription as to 'twelve houses per acre, or less.' As for the week-ender, he is not exactly a desirable citizen, as he contributes no energy to local development during six days out of seven; yet he will not be cold-shouldered, for it is possible that the charm of his surroundings, supplemented by low rates, will induce him to become a permanent inhabitant.

It should not be forgotten that the object of the Garden City scheme is to form a complete and self-contained organism, capable of standing alone, and of weathering any crisis affecting the surrounding districts. Theoretically, the perfect system should grow its own food, produce its own manufactured goods, and employ its own labour. It should, in a word, be a little world of its own. Under modern conditions this is, of course, impossible, but before we detail to what extent this has already been done, and how far it is intended to pursue these aims, we must refer to the central building sites and the use that will be made of them.

The central square is to be the intellectual heart of the budding city; a site is reserved for the municipal

buildings, which will be necessary in an ever-increasing community of various interests. In the immediate vicinity—indeed, surrounding the square, which will no doubt be ultimately architecturally imposing—a site is reserved for a public hall, serving as a museum and technical institute, which will supplement the Mrs. Ebenezer Howard Hall, in another part of the estate. Neighbouring sites will accommodate a school (in addition to the two national schools at Willian and Norton), a church, a large hotel, and a post office. The two latter organisms already exist at Letchworth, but it is proposed to concentrate as much as possible the intellectual life of the city round its corporate centre.

A reference was made in the preceding paragraph to the future special school at Letchworth. No better account of its aims and objects can be given than the following extract from *The Garden City* magazine for November, 1905:

'The Garden City is at the root an educational institution; at least, it provides the environment in which full play is given to the natural growth of the mental faculties. In such environment, given healthy and upright parents, the poorest child may rise to the intellectual standard of the richest, possessing equal natural gifts. It is right that in such congenial soil an effort should be made to improve the system of mental cultivation.

'For many months past an expert educational committee of the Garden City Association, which included the Lord Bishop of Hereford and Sir John Gorst among its members, has been considering the problem of education to be faced at Letchworth. After a great deal of deliberation, they have decided upon the general lines on which the first school should be established,

and a local committee is now engaged in taking the necessary practical steps. Whether or not the ideals of the promoters are attained, we think the inhabitants of Letchworth will have reason to remember with gratitude the fact that the ideal has been set up as an object of attainment, and the large amount of preliminary work which has been undertaken by a few interested residents. Garden City is fortunate in the ideals on which it is founded, and it is equally fortunate in its power to attract the aid of men and women who are prepared to render painstaking service on its behalf, without any idea of reward other than the success of the cause they have at heart.

'Under such auspices, the first school will shortly be opened in a temporary building capable of accommodating about sixty children; the co-operation of the County Council has been secured, and the head master has been provisionally appointed.

'The aim of the promoters is ultimately to provide an elementary education of a standard equal to the average secondary school. It is not proposed to depart from existing general practice, or abandon present machinery, but only to secure the more enlightened application of present methods. This applies to the questions of conditions and environment; the plan, situation, and architecture of the school; the situation and laying-out of the playing-fields, etc.

'A suggested feature will be ample access to musical, artistic, and other refining influences; facilities for social intercourse; and the inclusion of all social classes together.

'Another interesting educational experiment is to be carried out at Letchworth by Miss Lawrence, who is erecting a school on a site of 8 acres of land, in which she will endeavour to provide the most ideal conditions possible from a hygienic and social point of view.

'. . . Mr. J. H. Wickstead and Mr. J. H. Stephenson have opened a private boarding and day school for boys at Letchworth.'

Since the time when this article was published, this temporary school has been opened, and now accommodates 120 children. Moreover, the education com-

mittee are considering the erection of a large permanent school, at a cost of £6,000, and negotiations with the Hertfordshire County Council are in course of progress to this end.

I have quoted at length in this matter of education, and feel sure that the reader will hold me justified, in view of its extreme importance in a city with a future.

I have already referred several times to the 'agricultural belt,' which is to remain one of the essential features of Garden City, and, it is hoped, to provide the bulk of the food-stuffs necessary for the maximum population of 35,000 inhabitants. Its area compares favourably with that of the building estate and of the factory sites, for it extends over 2,500 acres out of the total 3,800. Whether it can ultimately be made to support entirely the local population will, of course, depend not only on the latter's occupations, and on the enthusiasm with which it may cultivate the gardens, but still more so on the means that may be adopted for the purpose. It is one of the points on which the initiators of Garden City make their strongest stand; not only is the estate being, by degrees, split up into small farms, and, as much as possible, into small holdings of 3 or 4 acres, but co-operative organisations will be promoted for the purpose of providing the tenants with the necessary advances for stock, seed, and manure, and, in course of time, with the most improved appliances, such as steam and electrical ploughs, dairy material, etc. It is by no means intended to allow the rural

population to sink into the self-satisfied slough that too often engulfs the prosperous; the most vigorous methods that modern educational systems can supply will be applied to the awakening of the energies of the British farmer-settler and to his conversion to scientific and intensive cultivation. I have not the slightest doubt that, as the need arises and funds increase, an agricultural college and a model farm will place Garden City on an educational pinnacle that no similar institution, fettered by patronage or poverty, can hope to attain to.

It can be said, without fear of digression, that true independence and true wealth are indissolubly bound up in the growing of food-stuffs on the spot; the prosperity of agricultural countries, such as France or Hungary, in spite of industrial drawbacks of every description, is the strongest of all proofs that no absolutely sound and powerful position can ever be occupied by either a nation or a community that depends for its existence on food imports, that must infallibly reach it overloaded with transit dues, taxes, and innumerable petty charges. That is the dragon that Garden City must slay, and I am convinced that it will prove adequate to the task.

Equal in importance is the third and last element of the social cosmos that we are studying. In the course of this chapter I have several times referred to the factory sites and to the undertakings which will make use of them. It is a truism to point out that the prosperity of the industrial section must be pro-

moted commensurately with that of the other two; but it is often necessary to emphasise a truism, for nothing is so easily ignored as a fact. The ideal would be to found at Letchworth one factory of each description, so that the citizens could provide themselves on the spot with clothing, tools, and other commodities, but this, in view of existing industrial conditions, is an obvious impossibility. The idealist's dream of such a community living out its life in somewhat self-centred prosperity has points of beauty, as have the schemes of all idealists, but we are here concerned, not with dreams, but with facts, and with them we must be prepared to grapple.

The law of supply and demand is apparently an inexorable one, and tyrannous attempts to falsify it are foredoomed to failure. It is therefore necessary to let the industrial section of the city work out its own salvation. I am confident that, as the population and its needs increase, industry, being well supplied with labour, will find it advantageous to extend its operations to an extent far exceeding the actual purchasing power of the residents.

It will be argued from the æsthetical point of view that factories must inevitably detract from the beauty that should be inherent to the actual realisation of an ideal city; though it is not intended to subordinate entirely the development of the town to æsthetic needs, the organisers are too much aware of the educational value of the beautiful to allow such an opportunity to be wasted. With that object in view,

the factory sites have been chosen in such a manner that, though contiguous to the town, they are separated from it by a belt of trees, and by rising ground the level of which varies from 80 to 70 feet. Thus will be avoided the perpetual intrusion of the smoke-stacks and the propagation of the unsavoury odours with which modern industrial methods are usually associated. Great discrimination appears to have been exercised in the selection of these sites, and every facility provided for their most extensive development. In the immediate vicinity are situated the waterworks, capable of being extended as much as may be necessary, and placed on rising ground, which will provide a drop of 480 feet, sufficient to carry water to any requisite height. In addition, the sites are limited on their northern border by the Great Northern Railway, which will permit of an indefinite number of private sidings being constructed; this will not be necessary for a lengthy period, as the most extreme point of the factory site is about one mile distant from Letchworth Station, and the nearest plots are, of course, the first to be taken up. In any event, the city will never be faced, as far as this matter is concerned, with the heavy expenditure inevitably entailed by costly industrial removals.

I have, up to the present, laid myself out to the charge of attempting to veil idealism with prophecy, of building on the few facts quoted up to the present theories that may be falsified, and of making assumptions for which there is no basis. It is therefore

imperative to consider the question of finance, to arrive at the means by which the enterprise has been brought to its present stage, and at those by which it is hoped to carry it still further on its progressive path. In the first place, let no one imagine that founding a garden city is unadulterated philanthropy; if it were it would be a doomed scheme, for no charitable organisation has as yet prospered when the leading spirit or spirits had departed this life, or, worse still, the deadly engine of the 'good-intentioned' has generally turned out to be a means of sapping self-reliance and energy.

The Garden City scheme is a business one, and none the less good business because it makes a fair division of the profits. There is an impression abroad that 'good' business consists in giving as little as possible in exchange for as much as possible: that is not the assumption upon which the city has been founded. Its principle is, properly speaking,

FIVE PER CENT. FOR THE LANDOWNER, ANY EXCESS GOING TO THE COMMUNITY OF TENANTS.

Before developing at any greater length the financial details of the scheme, I feel it necessary to say a few words in defence of this blending of philanthropy and business. A return of 5 per cent. net on a land scheme, secured by the entire rental value of the estate, can hardly be called a poor one; in days when agricultural and land depression are the continual cry I can only say that, if landowners cannot be content

with such an average return, I can see no reason for the special Parliamentary protection so often afforded to agriculture. Business and trade are not likely to average a greater return, as is triumphantly demonstrated by the many 'par' or 'overpar' quotations of industrial shares, whose dividends do not as a rule surpass 5 per cent. per annum. In support of my argument I would quote the *Westminster Gazette* editorial referring to the Hampstead Garden Suburb Improvement:

'Philanthropy at 5 per cent. has been scoffed at; but it seems to the student of social problems, as well as to the plain man in the street, wiser to supply money to be used in providing fitting habitations, where, surrounded by gardens, people can dig their own way to public and private virtues, than to wait until wrong conditions, starvation, and hopelessness have drained a man of his self-respect and rendered him unemployed because often unemployable, and then to pour it into charity funds which too often rouse expectations which cannot be fulfilled, and attract the loafer and the ne'er-do-weel to the cities' (December 4, 1905).

None but the hopelessly prejudiced can refuse at least to consider the scheme, and the following points cannot fail to impress even them. Taking as a basis the principle enounced in the first prospectus of the company—*i.e.*, a cumulative dividend of 5 per cent. for the shareholders, and, in the event of a winding-up, a bonus not exceeding £10 per cent.,—let us briefly examine not only the results hoped for, but the results attained to. For that purpose the company's accounts for the first year, ending September 30, 1904, can be

taken, as my object is to convince the reader that the scheme is financially sound. It is, indeed, a well-known fact that the period of inception of any undertaking is ever the most trying one; during the first year the venture must struggle against obscurity at least, sometimes against hostility, always against indifference: it must win its spurs. The officials are inexperienced, the workers untrained; policies must be shaped, unremunerative expense incurred, costs faced which will not recur, or which, in the future, will considerably decrease. I am therefore taking as a basis the very worst aspect of the case, so that favourable conclusions may hold good when any other period is considered.

In 1904 the accounts show a loss of about £3,000; the net revenue was about £3,000; the management expenses totalled about £2,500.

At first sight, therefore, a loss on the year appears inexplicable: it has one cause only. The scheme, now daily gaining in vitality, had the humble beginnings inherent to progressive undertakings; to buy and develop the estate £200,000 were necessary, part of which was provided by the issue of shares, and part—£90,000—by a mortgage. The interest on that mortgage, and that alone, is responsible for the loss.

Since September, 1904, Garden City has daily gained in power and in reputation, so much so that it has been found possible to make a further issue of shares, the proceeds of which have served to develop the estate. The ever-growing interest of the public,

so earnestly manifested by the fact that 60,000 people visited the Cheap Cottages Exhibition in the summer of 1905, and still more so by the rapid growth of the population, to which I shall refer again, induce me to believe that it will shortly be found possible, if desired, to issue sufficient shares to repay the mortgage, and to place the company in undisturbed possession of its land. I think that this can be taken as an absolute certainty, and Garden City would then be in such a position that even such an unimportant profit as that shown in 1904 would place it in the list of paying ventures.

It will be seen further that the development of the estate has been unexpectedly rapid, and that its progress continues with ever-increasing momentum. Mr. Rider Haggard, in an address delivered in July, 1905, expects for 1906 a revenue of £6,000, and for 1908 a revenue of £8,000, under which conditions, taking the mortgage as paid off, the company would become a dividend-paying concern; but Mr. Rider Haggard's estimates are, if anything, conservative, and there exists no doubt in my mind that, as the public can by degrees be induced to support still further an enterprise in which it has already invested over £150,000, the future of Garden City will be assured.

This is not hypothesis, but the form of sound inference that must appeal to a commercial mind; taking the mortgage as repaid, and allowing, say, £28,000 more for development, we arrive at a total

capital of £250,000. Five per cent. interest on this sum, or £12,500, would then have to be found yearly. Is there a business man who will deny the likelihood of its being obtainable from, say, 14,000 possible houses, 2,500 acres of agricultural land, and nearly 100 acres of factory sites, if £500 was produced by 36 houses, 6 factory sites, and a modicum of arable land? I do not think so.

The financial aspect of the undertaking being thus passed in review, we are naturally induced to examine the sources of its revenues and the incidence of its expenditure. The latter is mainly confined to management expenses, averaging £2,500, which will increase to some extent, but at a far slower rate than the revenue. There is no more reason for anxiety in the matter than there is, as a rule, in an increase of wages or general expenses in any business; the only inference to be drawn is that, the turnover being on the upward grade, in all likelihood the profit will be commensurate. As the shareholders' interest is limited to 5 per cent., the entire community is benefited if the estate is developed to the greatest possible extent, run on business principles, and the highest rent exacted that can be obtained; all excess over the stipulated 5 per cent. returns, in one form or another, to the community of those who paid it.

It has therefore been found advisable to adopt the ninety-nine year leasehold system, so as to avoid the alienation of a single square inch of the common property and to ensure the return to the city of the

land with its improvements. An interesting point connected with the division of the company's capital into shares is that it will ultimately be possible to combine the interests of the shareholders and of the tenants by inducing the latter to purchase shares in the undertaking. Thanks to the limitation of the interest to 5 per cent., it is practically impossible for the price of the shares to rise above 30s., which makes them accessible to all. The ultimate capital being £300,000, it can therefore be easily conceived that an average of ten shares per inhabitant could be placed. The population would then be in the happy position of being its own landlord and, in a sense, owner of its land; each tenant-shareholder would possess a participation and would have a voice in the administration of the estate. On the other hand, the city would not be faced with the countless difficulties entailed by the existence of an infinite number of small and large estates; it would be able to carry out a larger and more progressive policy in the interests of the community at large by exercising its statutory powers. It should not be inferred that the company will be a hard landlord; the rental of cottages works out at a far lower rate than prevails for similar dwellings under other schemes. In support of this assertion I quote a pamphlet issued by the First Garden City, Ltd.:

'It is difficult to give a proper illustration of the advantages which will accrue to the residents of Garden City as compared with towns which have been developed on land held in the

hands of various owners, which have been allowed to grow up in haphazard fashion, and whose inhabitants are incurring large expenditure in order to undo the evils of the past and meet the new demands of the age in which they live. But a comparison of the cost of house-room in an outlying London suburb and in Letchworth may be useful.

'In housing experiments which have been made in outlying suburbs of London, and in towns of about 30,000 inhabitants, the cost per house works out approximately as follows:

	£	s.	d.
Cost of erection of five-roomed cottages in groups, 10,000 cubic feet at 6d. per foot	250	0	0
Cost of land, £500 per acre, twenty cottages to the acre	25	0	0
Cost of sewers, roads, etc., at £350 per acre	17	10	0
	£292	10	0

	£	s.	d.
Rent, calculated at 6 per cent.	17	11	0
Add rates, etc. ...	3	10	0
Total rent ...	£21	0	0, or over 8s. per week.

Garden space, about 5 poles.

'At twelve houses to the acre, the weekly rents would require to be about 9s.

'NOTE.—The cost of the land used for workmen's housing schemes in some comparatively small towns—for instance, Leek and Richmond—has been from £750 to £900 per acre.

'In Letchworth, under similar conditions, the cost would be as follows:

	£	s.	d.
Cost of erection in groups at 4¼d. per cubic foot	200	0	0
Ground rent (roads and sewers made)—£15 per acre per annum equals, at twenty years' purchase, £300—per cottage, at twelve to the acre	25	0	0
	£225	0	0

	£	s.	d.
Rent, calculated at 6 per cent.	13	10	0
Add rates, etc. ...	1	15	0
Total rent ...	£15	5	0, or about 5s. 10d. per week.

Garden space, about 10 poles.

'The saving in the above case represents over 8s. weekly, but to this must be added the great saving of time and money on the part of those who are compelled to travel great distances to and from their work, and who may find employment in Garden City within walking distance of their homes. They will not only save the expense of travelling, but may use the time saved in cultivating their gardens, which will bring them in a return of 1s. to 2s. a week.

'This comparison shows the advantage to those who desire to live in the town area of Garden City. To those who have leisure and opportunity to cultivate ½ acre of land on the agricultural area of the estate, the privilege of doing so will only cost them about 1s. weekly, in addition to the above rent of 6s.'

In respect to this comparison I would point out that twelve cottages to the acre are built at Letchworth as against twenty, and that the garden space is double.

There is, indeed, no reason to expect that rents will rise to a very high figure—at any rate not for a very lengthy period—when it is assumed that, the shares being entirely in the hands of tenants and leaseholders, they will be able to regulate the rentals and keep them down to a reasonable rate. Conditions to which increases in rental values are nearly always due will not prevail at Garden City, thanks to its constitution. Rates are low, and there is but little reason to fear that they will rise to an inordinate

figure, for most municipal undertakings, as the development of the estate may make them necessary, will be paid for out of the accumulated profits remaining after the payment of interest to shareholders. Besides, the conditions of tenure are equitable and the environment healthy. Thanks to these advantages, the builder will be encouraged to venture freely, as he will be practically sure of finding tenants or purchasers. It should also be remembered that the large amount of curtilage round each house reduces the risk of fire and makes it possible to use cheaper building materials.

However, these are but contributory factors. The one that will obviously have the greatest effect is the large expanse of building land, to be let by a landlord whose interests are limited. As land becomes necessary it will be placed on the market, in all likelihood at a uniformly low rate. In this manner competition will be stimulated, and the artificial scarcity of land which prevails in so many districts will never exist at Garden City. Rents do not go up because a district is desirable; in fact, the more undesirable a district is, the higher the rent per square foot becomes. Owners of large expanses of building land generally hold a large portion out of the market, either for their private use or for the purpose of enhancing the rents of the surrounding property. In this manner they increase the price payable by the builder, who recoups himself by raising the rents or restricting his operations; this increased rental value compels him to pay

a yet higher price for additional land, which means a further increase in the rent. At Garden City this cannot be the case, as, whenever land is wanted for building, it can be found at a low rate, which will keep down the rent of existing dwellings. Admitting even that the entire 1,200 acres of building land were covered, nothing prevents such a prosperous community as the city would then be from buying more land in the neighbourhood and absorbing an equivalent portion of the agricultural belt; or, better still, it could found a sister city contiguous to its own borders and establish its new population on the same basis, either independently or under a common administration.

I may incur the reproach of having been too optimistic in my previsions; but the following facts may be accepted as collateral proofs of the regular development of Garden City. There is no reason to expect that the community will not continue on the same lines, and meet with the success with which it has as yet been blessed.

The population of the estate, when purchased in September, 1903, was approximately 450; in July, 1905, it had reached the figure of 900 inhabitants; at the beginning of the present year 2,000 people were settled on the estate and 500 more were waiting for house-room; by the middle of 1907, when the factories are open, the population will probably reach 4,000 to 5,000. The figures speak for themselves as to steady increase, but I should like to point out that,

whereas close on two years were necessary to procure an increase of 450 inhabitants, the next six months were responsible for 600 new settlers, this extraordinary progress not being explained by any new factors, but proceeding from the continuous extension and increasing renown of Garden City.

Building operations were obviously in direct proportion to the growing population. In September, 1904, 36 new houses only were erected or being erected; this figure had grown to a total of 190 in July, 1905, and has, at the beginning of this year, reached 280. In addition, land has been let for building purposes, on which 250 dwellings will shortly be erected; sites for 25 shops have also been let.

The industrial development has not lagged behind. At the beginning of 1907 twelve factories were either building or had started operations. Among these pioneers of enterprise we find the well-known names of Messrs. Dent and Co. (publishers), the Heatly-Gresham Engineering Co., Messrs. W. H. Smith and Son (bookbinders), Messrs. Vickers and Field (asphalt manufacturers), Messrs. Ewart and Son (geyser manufacturers), the Arden Press, etc. I have not the slightest doubt that the reacting elements of population and employment must act upon one another to such an extent that something like rivalry in enterprise will shortly exist between the two factors.

Needless to say, in view of the factories not sufficing to explain the considerable access of population, the agricultural belt has attracted many workers on the

existing and new farms. It should besides be noted that small holdings are favoured, and will be encouraged to the greatest possible extent. At the inception only one such existed on the estate; in September, 1904, ten small holdings were being worked at a profit; in January of this year they had attained the total of twelve, and thirty to forty additional holdings were being arranged for. Nothing can be of greater benefit to the agricultural classes than this extension of minor cultivation, to which I shall refer again.

Garden City has given an earnest of its intention to become a town of some importance by preparing those organisations which are necessary in a busy community, and capable of coping with the needs of a modern people. Reservoirs capable for 250,000 gallons, gasworks producing up to 6,000,000 cubic feet per annum, fourteen miles of water-mains, eight miles of sewers, will enable even the ultimate population to carry on its industrial operations. Five miles of new roads have been added to the existing ones, so that none of the transit difficulties usually inherent to an agricultural district are to be feared. These difficulties will never even be felt, as the estate lies across the Great Northern Railway, which has already recognised the growing importance of Letchworth by establishing a regular train service.

This is but a brief summary of that which has been done at Letchworth; particulars can only be gleaned from the reports of the company or the

already abundant literature on the subject. It were futile to attempt a more detailed account, as development proceeds at so rapid a rate that any statistical information I might give would be hopelessly out of date by the time it had reached the reader's hands. The figures I have quoted are but few, and their only aim is to demonstrate that Garden City is a concrete fact, an existing, vigorous, and growing organism.

The future of Letchworth, as far as agriculture, residence, and industry are concerned, I have already foreshadowed; what its mental and intellectual influence may ultimately be is a matter more for the idealist, perhaps for the idle speculator, than for the author of a work purporting to state facts and facts only. Yet there are some inferences that find place even in such a work, particularly when supported by the fact that over fifty societies are working for social recreation, and intellectual purposes. The scheme of which Garden City is the realisation has been fiercely attacked on more sides than one, and for many reasons. The promoters have been accused, mainly by the ignorant, of wanting to alter the existing order of things. Whether the *status quo* is or not worthy of respect does not come within the essentially circumscribed limits of this discussion, but I think that no such towering ambitions were ever cherished, let alone openly avowed, by the adherents of Mr. Ebenezer Howard. Their all-pervading desire is to promote the comfort and happiness of their fellow-citizens, to remove them from the surroundings where

they see their lives miserably ooze away without joy to them or profit to humanity; they want to give a living proof of the possibility of creating a small and happy community, with the hope that others may emulate them, and enjoy equally the fruits of intellect and altruism.

APPENDIX TO CHAPTER IV

CHEAP COTTAGES AND RURAL HOUSING

Strictly speaking, there are no rural model dwellings, for the conditions of country life are such that families cannot be lodged in barracks, not only because small groups of workers are every day spread over wide areas, but because there are no means of communication which would permit rapid transit. Under the present system, agricultural land being in the hands of a limited class, whose employees must needs live practically on the spot, housing cannot be other than individual; from the point of view of the preservation of family feeling, this is perhaps an advantage. In any event, at the present time the attention of the reformer or philanthropic landlord has been brought to bear on one point only—viz., the cottage as a home for the agricultural labourer.

The difficulties with which innovators have been faced are immense, and they all proceed from a common source—the poverty of the agricultural labourer.

Rates of wages are low in the counties, and but little lower in proportion when a house is thrown in. The unskilled labourer spends practically all he earns where he sleeps, so that a reduction in his rental is the greatest boon that can be conferred on him. Taking as a basis the following table, published by a correspondent of the *Standard* (November 16, 1905), we arrive at figures from which we can easily see that this is the case:

RENTAL OF A LABOURER'S COTTAGE.

Capital outlay (building only), £175; rent, at 8s. per week, £7 16s. per annum:

	£	s.	d.
Repairs	1	15	0
Rates	1	0	0
Insurance	0	8	0
Sinking fund (sixty-five years)	0	17	6
Water-rate	0	7	6
Expenses and reserve	1	9	0
Empty, say, three weeks	0	9	0
1 per cent. on £175	1	15	0
	£7	16	0

Several questions at once arise from the consideration of this table. The most obvious one is that no builder—indeed, none but a philanthropic landlord—will be content with a 1 per cent. return on his capital. Considered as a speculation, the position is impossible; yet it prevails in many parts of the country, and the loss thereby accruing can be looked upon as an increase in the labourer's wage. Accepting the above table as correct, I think that a return of 5 per cent. net is not

an exaggerated one, in which case the total gross rental would become nearly exactly double, and the rental per week, therefore, about 6s. If the landlord foregoes this nominal increase, and as he nearly always is the owner of the neighbouring agricultural land, it is admissible to say that the 8s. go towards increasing the wage. The latter varies considerably with districts and occupations, but a fair average appears to be 18s. per week, which would thus be raised to the equivalent of 21s. per week. Allowing the equivalent of 1s. for the produce of the garden and the saving in transport, it will be found that the sum of 22s. a week, including all advantages, is, if anything, over the average total wage on which labourers with proverbially large families must make ends meet. Out of these 22s., 6s., or 27 per cent., are directly or indirectly applied to rent, and it is this abnormally high figure that all schemes of rural housing are intended to reduce. It is, indeed, entirely disproportionate, for wealthier classes, not only in urban, but particularly in rural districts, do not as a rule expend much over 15 per cent. on rental. It should, besides, be remembered that, absolute physical needs being more or less the same, the remaining margin is a far greater one, so that the disproportion is, if anything, more pronounced.

The second question that arises is whether cottages suitable for agricultural labourers can be built for £175. This point is generally overlooked by agitators, who lay all the evils of our housing system to

the charge of the landowner. I should be the last to say that the distribution, and particularly the attribution, of land are perfect, either in this country or in any other; but it is impossible to lose sight of the fact that, as far as housing is concerned, the land question is an insignificant one. In the chapter bearing on garden cities it can be seen that land suitable for building has been bought at an average price of £40 per acre, and that it is intended to build twelve cottages on that area. Taking this small number as a basis, the cost of the land works out at less than £4 per cottage. Were it double that figure, treble even, which is hardly possible to conceive in agricultural districts, what would £8 or £12 for land be in comparison with the cost of building a cottage put down here at £175? Let us give the landowner his due; it is no crime to own a large estate. The predominating factor in the question is the cost of building, which, if it has touched bed-rock, is a prohibitive one. I am inclined to think it has, as demonstrated by the Cheap Cottages Exhibition, under which circumstances a real improvement in the conditions of rural housing is out of the question unless co-operative institutions, profit-sharing or other schemes, can either increase the labourer's wage or reduce the cost of his living.

The Cheap Cottages Exhibition was held at Letchworth in 1905. It was in no way connected with the Garden City scheme, but was organised by an independent committee under the chairmanship of Mr.

St. Loe Strachey; it merely availed itself of the offer of the Garden City Company, and erected its buildings on the latter's land, granted on reasonable conditions. It created so great a stir at the time, formed the basis of so many newspaper and magazine articles, and attracted so many visitors (about 60,000), that it is unnecessary to do more than deal briefly with it. Cottages of every description were erected, at prices varying between £150 and £500, singly or in blocks of two or four; most of them conformed to the four-room standard. Before any further remarks be made, it should be said that no family should be lodged in a tenement of any description comprising less than four rooms, one being the living-room (possibly used as a kitchen), one bedroom for the parents, one bedroom for the sons, and one for the daughters of the family. Should the family be so small as not to need so much accommodation, space would be available for single lodgers. In any case, four rooms are a minimum. If this standard be not conformed with, overcrowding and resultant troubles, more fully referred to in the chapter on Model Dwellings, must inevitably ensue.

Whether or not the cottages were suitable for agricultural labourers remains a moot point. A mass of correspondence in the Press was devoted to the subject, and the general verdict appears to be unfavourable. I can only say that several visits to the exhibition did not leave that impression in my mind, as I can see no reason why a labourer's cottage should not be designed

at least with regard for the picturesque, and if possible for the beautiful.

The important point to be decided was whether a sound, lasting, and convenient cottage could be built for, say, £150. A decisive answer has been given by the Southwold Corporation, who have erected a row of sixteen cottages at an average cost of £150 each. I do not defend the 'row' building plan—it is a blemish on the face of Nature—but we are here concerned, not with æsthetics, but with costs, and we cannot disregard its obvious advantages.

The prize was gained in the £150 class by a brick cottage covered on the face with cement rough-cast. There is no reason to expect that it will not prove as durable as the average building of that class. From this point of view, therefore, there is ample evidence that building can take place at the stipulated price, but this leaves the question of rural housing unsolved. Taking up once more the table supplied above, I find the price of the cottage to be £175. If we reduce it to £150, which is not very likely to be the case, once all expenses are paid, the saving per annum in interest at 5 per cent. would only be 25s., or less than 6d. per week. The rental value would therefore only be reduced from 6s. to 5s. 6d., which leaves the question where it was. The Cheap Cottages Exhibition appears to have been originally instituted for the purpose of demonstrating that an agricultural labourer's cottage could be built for £150. It has certainly proved the fact, but it has not provided for

the labourer's low wage. There was but little doubt that such a building could be erected, but the exhibition has not supplied us with a suitable cottage the fair rental of which would be 8s. per week. The exhibition was one of the most interesting attempts ever made towards the solution of the urban overcrowding evils; it has done nothing for rural housing. The Duke of Devonshire, in his opening speech, stated that his experience of building was 'that a good cottage cost £800, or, say, two for £500.' I have no doubt that such cottages must be very good cottages indeed, and, if that be the case under any circumstances, the problem of rural housing would appear to be considerably simplified by the £150 cottage. This is, however, quite illusory if we touch the root of the question. I have worked out above the rental value of a £150 cottage, and do not see that a labourer can any more pay 5s. 6d. or 6s. per week for his cottage than he could afford a fair rental for a £800 building. 'Few British landlords,' stated the Duke of Devonshire further, 'look upon their estates merely as a source of revenue.' If all landowners were of this opinion the question of rural housing would be practically solved. It presupposes, however, that landlords are all sufficiently altruistic to build without the hope of a profitable investment, and that weakness of the scheme appears to be a damning one. It has to be recognised that, under prevailing conditions, good rural housing must depend on the goodwill of the landowner. It has the weaknesses

common to all philanthropic systems—their instability, their irregularity, and their arbitrariness.

Good rural housing on its own merits, unassisted by what is practically charity, seems to be an impossibility, unless wages can be increased to such an extent that the labourer can pay, say, 6s. a week for his cottage. The means by which this can be brought about are as numerous as they are uncertain, for one party advocates tariffs and another land nationalisation. They do not come within the scope of this short chapter.

Whatever, therefore, the cheap cottage may achieve as regards suburban housing, it can do but little for the agricultural labourer. It has given abundant proof that the 'week-ender,' the townsman, or the man of small means can be accommodated at a fair rate, and that is no small achievement. Rural housing itself remains where it was, an inextricable and hopeless problem, capable, at best, of being attacked indirectly, and soluble only by means the application of which necessitates profound modification of the social views of the community at large.

CHAPTER V

MODEL VILLAGES: PORT SUNLIGHT AND BOURNVILLE

THERE are many varieties of 'engines of social progress,' following different roads and leading to the same goal: some are idealistic and generous, and give way to the utopian strain that permeates them; others are rough, bustling organisations, whose aim is to give men strength, and then launch them out on the stream of life, to sink or swim according to their character. Port Sunlight does not belong precisely to either of these types; it is a solid, steady system based on common sense and a triumph of method. Nothing is forgotten, nothing is left to chance; the wheels within wheels revolve slowly and regularly without the suggestion of a jar.

It is difficult to trace the origin of the scheme, as is the case also with Bournville and Letchworth; whether such organisations proceed from unadulterated benevolence or from an unconscious craving for justice or for fame is difficult to say. But we are here concerned, not with motives, but with facts, and it is at once apparent to anyone who visits Port

Sunlight that the village is an unqualified success, and that a scheme which I venture to call friendly to man (as Mr. W. H. Lever, the founder, deprecates the use of 'philanthropic') has not resulted in a lowering of the self-respect of the beneficees. I shall attempt to show by what means this result has been attained, though the ablest of all defences was made by Mr. Lever himself in the *Birkenhead News* in 1900.

The reputation of Port Sunlight has long since reached the thinking public; but, as is generally the case, basic principles have been passed over or forgotten and details alone remembered. Yet Port Sunlight is above all things a city of principles. It has one characteristic in common with Letchworth and with Bournville—viz., that it is not the result of a fortuitous agglomeration of unlovely houses, regulated by the caprice of vandal builders. Before the creation of Port Sunlight the site was partly occupied by squalid rows of buildings, insanitary eyesores on the fair face of Cheshire; these rookeries have been cleared away, and on the razed surface a truly model village has been erected. Examination of the plan does not reveal any intention of designing a geometrical city; for a town to the growth of which there was no limit this would be a serious defect, but that is not the case at Port Sunlight. At the present time it does not comprise much more than 600 houses, grouped in the midst of extensive open spaces and allotment gardens; the tota area being 140 acres,

the dwellings do not, therefore, average four per acre. According to the plan the number of houses could easily be increased to 1,000 without encroaching upon the open spaces to any great extent. I presume that such an increase will be amply sufficient, if ever necessary, as industrial works do not grow indefinitely, but reach a limit fixed by the demand for their produce.

The Port Sunlight estate is the property of Messrs. Lever Brothers, Ltd., and has been devoted by them to a twofold experiment—viz., (1) model housing; (2) a variation of the profit-sharing principle. The problem of housing, the most important question with which our period is faced, has been boldly attacked, and appears to have been practically solved at Port Sunlight, as far as factory workers resident on the spot are concerned. It should not be forgotten that there is a vast difference between the conditions of housing in a neighbourhood where the industrial population resides but does not earn its subsistence, and a locality where the building land is the property of the factory owner; the latter is then placed in a position practically similar to that of an agricultural landowner who is compelled to provide for the housing of his labourers. In many cases the proximity of a large or medium sized town, if it affords easy access to the works, counter-influences the problem, but the opportunity of the landowner does not vanish for that reason; that is the case with Port Sunlight, whose proximity to Birkenhead has not impeded the creation

and the development of the model village on the estate.

The object of the promoters of the scheme has been, therefore, above all things, to provide good and cheap houses for the exclusive use of their employés, and it has certainly been an unqualified success. The needs of family life as well as the demands of architecture have formed the subject of serious consideration, which has resulted in the erection of the most picturesque modern village in England. Detached houses are not in favour at Port Sunlight, and there is in this case no reason to regret it. The building estate has been laid out in small blocks, each one surrounded by an open space, and designed in such a manner that every complete building is subdivided in anything between two and seven cottages. Thus the blocks vary in size, which does away with monotony, an additional safeguard against this curse of modern building being the fact that no two blocks are alike. The allotment gardens are in close proximity, and let at the nominal rent of 5s. per annum for ten perches, including irrigation.

To say that the cottages are picturesque does not give an entirely accurate idea of the little houses grouped along the broad white roads. Modern though they be, they are strangely ripe and peaceful, thanks in all likelihood to the prevalence of the Early English and Queen Anne styles. The more ambitious forms have not been attempted, many of the cottages being constructed in white concrete or whitewashed, with

tiled roofs and inlets of brown or green beams. An occasional bay-window or a casement impart a lightness to these structures to which our eye is unaccustomed.

The inside of the cottages is no less attractive than the outside; the prescription as to one living-room and three bedrooms per family has been rigidly adhered to, and in every case a bathroom added, the latter luxury being now taken as a matter of course by the inhabitants.

I mentioned above that Port Sunlight was entirely self-contained and a complete entity; certainly, none of the elements that make up village life are lacking. As might be expected, education is a strong point in the Port Sunlight scheme, and its development has been rapid. The Park Road Schools were opened in 1896 with 188 children in attendance; at the end of 1905, 1,300 scholars attended regularly both these and the new schools in Church Drive provided for the purpose. Higher education has been provided for at the Technical Institute, open both to residents and to outsiders, the curriculum comprising, in addition to general subjects, such matters as building and machine construction, chemical and electrical engineering, etc.

The promoters of the scheme are not content with having provided for the education of the children; the intellectual well-being of the adults has not been forgotten. The most interesting attempt in that direction is the Auditorium, or Open-Air Theatre (now enclosed), capable of seating 2,400 spectators, advan-

tage being taken of the natural slope of the banks of the Dell. I do not know that any play has yet been staged, the theatre having been very recently erected, but there are in such a venture unlimited possibilities of intellectual development. The educational potentialities of the stage are too often flouted in this country, and that medium given over to vulgarity masquerading under the guise of wit. I trust that the Port Sunlight opportunity will not share the same fate. Gladstone Hall, up to the present time, has served the purposes of theatricals and concerts, in addition to being a workmen's dining-hall.

The needs of the women workers have been provided for by the erection of Hulme Hall, at a cost of nearly £20,000. This institution is, I believe, the largest and most elaborate dining-hall in England, as it is capable of seating simultaneously a total of 1,500 girls. It has the merit of being self-supporting, though, of course, no profits are made; this could easily be inferred from the price-list which I reproduce as a curiosity:

Meat and potatoes	2d.
Hot-pot or roast mutton	2d.
Pudding	1d. per plate.
Soup and slice of bread	1d. per pint.
Tart	1d.
Tea	½d. per cup.
Bread-and-butter	½d. or 1d.

It would absorb more space than I can dispose of to describe the various conveniences with which the villagers are endowed. Over and above the institu-

tions already cited, Messrs. Lever Brothers have built a library, a gymnasium, a swimming-bath, a men's club, and a girls' institute; they have established, in addition to a boys' brigade, sporting clubs of every description, and given continuous support to the social development of the village.

The scheme does not seem to have an absolutely definite financial basis, as I understand that Messrs. Lever Brothers do not look upon it from the point of view of money values; their theory is that, though no return is expected from the capital sunk in the village, a more than adequate one is indirectly derived from the health and better work of well-housed and contented workers. It certainly seems a natural expectation that healthy surroundings, sanitary dwellings, and general well-being must have a beneficial effect upon the employees and their work. An entire school of philosophers holds the view that happiness must infallibly engender goodness; without going so far, it is quite admissible to say that the feeling that efforts are recognised and rewarded gives a zest to individual work, however completely it may be merged in the common task. This brings us to the root idea of the whole scheme—viz., prosperity-sharing as opposed to profit-sharing. Profit-sharing is a fascinating catch-word, and suggests an intimate partnership between capital and labour; were the conditions of labour such that it could afford to become the employer's partner, profit-sharing might be an ideal system, but, from many points of view, this appears as an impossibility.

I do not think that a more effective attack upon the profit-sharing system can be made than the one represented by an article by Mr. W. H. Lever in the *Birkenhead News*, November 24, 1900, followed by a further expression of views in the *Economic Review* in 1901. It may, however, be advisable to note a few points made therein.

The all-important one is that partnership must needs be complete, and that, if labour is to have a participation in the profits, it should be prepared to bear its proportion of losses. This is obviously impossible, as labour cannot risk the loss of its means of existence; it has not the reserves of which capital disposes, and should not be expected to supply them. The rôle of labour is to use capital for the purpose of creating wealth; it is an entirely different engine, for its aim is to multiply capital by means of capital. It is true that Adam Smith said, 'Labour is the source of all wealth,' meaning not only muscular but intellectual labour; it should, however, be remembered that the most willing of labourers cannot till a field without a plough. Whether or not capital is in the right hands is not here under consideration; whether it be in the hands of few or of many, its rights are real and imprescriptible. A company owned by one man does not change its nature or alter its status if the shares be spread over a large number of holders; the 'suppression' of capital pursued by certain schools would, if it were possible, entail the financial ruin of humanity.

The moral as well as financial success of enterprises depends in these comparatively enlightened times on the mutual understanding that does or does not prevail between the two factors. Mr. W. H. Lever suggests that we should 'socialise and Christianise business relations, and get back again in the office, factory, and workshop to that close family brotherhood that existed in the good old days of hand labour . . . candidly admit that labour has an honest and truthful claim to a share in prosperity, and that, by recognising such claim, capital will gain immensely, whilst the difficulties and responsibilities of management will be enormously reduced.'

Profit-sharing can be met with practical charges as well as theoretical ones. Profits are essentially variable quantities. Should we be prepared to admit for the sake of argument that labour can participate in profits and be independent of losses, the result will be a system of irregular bonuses the consequences of which are notoriously disastrous. A series of fat years induces the worker to adopt a certain standard of living, if it does not drive him into excesses; then the inevitable lean years that the swing of the pendulum must bring forth prove to be a far heavier burden than they would have been in the normal course of things.

Profit-sharing in its theoretical form is 'dead and damned'; no stronger evidence is necessary than the Board of Trade Report for 1894. At that time 28,000 employees were at work under the system; from 1829 to 1894 only 152 firms had adopted it, out

of which one-third had abandoned it; it has not commended itself to masters, as is evinced by the small number of the undertakings which adopted it, nor has it been looked upon with favour by trade unions.

I have said 'profit-sharing in its present form,' which leads us to examine the system of 'prosperity-sharing' as applied to Port Sunlight. Prosperity-sharing is a form of the profit-sharing system, as there can, of course, be no increase in prosperity without enhanced profits. The managers of Port Sunlight hold the view that labour has a right to participate in profits, but that its rights are collective, just as are those of the shareholders of a company. The village was created originally for the purpose of housing the workers under comfortable conditions; as the factory extended and its profits increased, further sums were devoted to building and to the endowing of the inhabitants with various advantages. In a sense this was profit-sharing, for the profits were reduced by the amounts spent in this manner. Whether improved conditions have had a commensurate result upon the profits is, of course, unascertainable, but the continuous growth of the soapworks and the content of the workers, as demonstrated by the absence of strikes, should be a sufficient proof that such is the case.

Messrs. Lever Brothers prefer the term 'prosperity-sharing,' and there is no reason to quarrel with it. They abandon of their own free will a portion of the profits, and state that this is to their advantage; they

are certainly qualified to express an opinion. I cannot, however, say that the system, as applied at Port Sunlight, awakes unalloyed sympathy, and that for two reasons, the more important of the two being the second.

In the first place, there is no definite public division of profits. I am at one with the founders that the distribution of bonuses to individuals is a bad system, as has already been shown, more especially as they can never check their participation without examining the books of the undertaking, which are necessarily inaccessible to them. The system adopted of devoting a global sum to the improvement of the conditions under which the community lives appears in a far more favourable light; thus the individuals are brought into close contact, and made to feel their collective responsibility and their natural interdependence. But one cannot help wishing that a more definite arrangement could be arrived at with the workers, by which a fixed portion of the profits over a given amount could be handed over to an independent fund, controlled solely by the interested parties, for their collective benefit only. The employees would then be admissible to the most intimate partnership, as they would thus dispose of collective capital in addition to their personal power of labour; they would be able to face losses, thanks to the reserves which intelligent administration would constitute, and be on a par with the shareholder, for, equally with him, they would be able to pay their way. This is

not a very important point, financially speaking, as I am not sure that in the long run it would be to the advantage of the worker to put all his eggs in one basket, but the moral aspect of the case would be influenced. This brings us to the second and weightier point—viz., that the scheme with its sharing of 'prosperity' suggests that the employees are receiving doles. Nothing compels the managers of Port Sunlight to pay any further portion of the profits to the community of villagers, whatever be the results of the year's working; nothing tells us that an altered management would not modify or stultify the scheme; the inhabitants are in the hollow of the master's hand. At present his grasp is gentle, but nothing says it will remain so. I do not expect that the system will be altered, for prosperity-sharing seems to be good business, but dependence in any form is not a healthy mental state. I am reminded of the feudal modern village so ably pictured by Mr. Harold Frederic in his novel 'Gloria Mundi'; there also we had equity and benevolence working for the good of a separate community; yet the result was intellectual weakness and lack of backbone. I do not know that it is an ideal state to be perfectly comfortable, for the flame of progress knows no better fuel than the discontent of man.

How, then, can Port Sunlight be classed as an engine of social progress? I am the last to say that it is a perfect one, but it reads a lesson that any manufacturer can advantageously take to heart. It

affirms the rights of labour by their recognition; above all things, it tends to raise the ideals of the industrial powers, to show them that good treatment of labour is not incompatible with good business—indeed, that it is synonymous. Port Sunlight serves as a landmark; shows how much can be done towards ameliorating the lot of the working classes; proves that they can be raised in the social scale, and fitted, by education and fair dealing, to take an honourable place in the councils of mankind.

An examination of the Port Sunlight scheme leads us by an obvious association of ideas to the consideration of somewhat similar organisations. I am aware that in various parts of the country attempts have been made in this direction, and that several manufacturers have endeavoured to solve the problem of the housing of their employees. A most interesting attempt is the Rowntree Village Trust, at Earwick, Yorkshire, where the great cocoa and chocolate works have created a situation which their enlightened owner now wishes to improve. The scheme is in its infancy; as it is neither possible nor necessary to review these embryonic manifestations, we must recognise that our attention should be brought to bear, not on the chrysalis, however interesting or promising it may be, but upon the perfect creature that is to serve as a type, as a model for further attempts, as an experiment enabling us to distinguish the faulty from the sound.

Beyond the Port Sunlight scheme, the only really

important experiment has been made by a member of the firm of Messrs. Cadbury, the well-known cocoa and chocolate manufacturers — viz., Mr. George Cadbury, on his neighbouring property at Bournville. His attempts were somewhat philanthropic at the inception, but the scheme has developed and prospered to so great an extent, as will further be shown, that it is now on a par, as far as independence and organisation are concerned, with any community in the kingdom; in addition, it has prosperity and a rosy vista of hope before it, which differentiates it at once from the ordinary industrial town.

Bournville is a new, a very new, creation; some of its houses were, it is true, built in 1879, but the greater number were erected in 1895 and later. It has a far greater area than Port Sunlight, as it extends over 502 acres, of which as yet but 100 acres have been developed for building; its financial value to the nation and, it is not too much to say, to humanity is about £225,000, with an increasing value commensurate with its eventual success. As I have said above, the basis of the scheme is philanthropic, for the estate has been made over without any charge or mortgage to the Board of Trustees, now administering it under the name of Bournville Village Trust. The generosity and altruism displayed by Mr. Cadbury deserve again the very warmest recognition at the hands of all social students, especially as he could not have applied his energies in a more deserving cause.

Bournville is an entirely independent and unen-

cumbered community; the trust-deed not only secures this essential point, but even makes stipulations, the effect of which is to prevent the introduction into the administration of the village of the dangerous features of, for instance, politics or denominationalism. Otherwise liberty is complete, the Board of Trustees being assisted essentially by the 'Village Council,' elected by ballot, a vote being given to each occupier irrespective of his rental; the direct influence of the scheme and the corporate feeling that exists in the village are reflected in the keen interest taken in these elections. One of the main features of the scheme being that overcrowding must not ruin this village as it has ruined so many industrial settlements, we find a limitation to the number of houses to be erected per acre; thus it has been put down as a principle that no house may occupy more than a quarter of the site on which it stands, the remainder being garden land, which averages 600 square yards per cottage, or 50 per cent. more than even the ultimate average at Garden City. Factories are not excluded, though, of course, not favourably looked upon; as a precaution, however, the trust-deed allows of their being introduced into the settlement provided that they do not occupy over one-fifteenth of the site on which they stand. If we add to this the fact that every road is 42 feet wide and bordered with trees, and that one-tenth of the total area has been set aside for parks and recreation-grounds, it will be obvious that the dread perils of overcrowding are to be held at bay.

In spite of these apparently strict regulations, building has proceeded at a pace which shows no sign of slackening, so keen is the competition to obtain houses at Bournville; it is not a preserve of the employees of Messrs. Cadbury, but is open to all and any, which accounts for its rapid and prosperous growth. In the first year 200 houses were built; in 1903 they aggregated 586, with a population of 2,800; at the present time the houses are approaching 650, and the population is over 3,000. The major part of the inhabitants are employed either at the Bournville works or in Birmingham, and are mainly factory operatives and skilled artisans. The estate will, of course, not be allowed to extend indefinitely, but the trust-deed provides that any resulting profits are to be devoted, as may be thought fit by the trustees, to improvements, the erection of more houses, or the purchase of further land, contiguous or not, the administration of which is to be based on the same principles.

One of the cardinal features of Bournville lies in its gardens, the most successful in the country, taken as a group. From 1901 to the present day very careful tests were made, and it was found that the average yield per garden was 1s. 10d. per week, after making allowances for all outgoings, or nearly £56 per acre per annum. If this figure be taken over the whole of the estate, the most astounding results are obtained, for it appears that the surrounding land produces on an average less than £5 per acre per

annum, or *eleven times less*. Thus does the system house under ideal conditions a large population, whom it provides with employment, and brings into the market land worth £5 per annum, which it converts into land worth £55 per annum. Such results eclipse even those obtained on Belgian small holdings, and in the Parisian suburbs by the *maraîchers;* they show how a sound land system could not only promote the happiness of the British people, but could probably render them far more self-supporting in the matter of food than they can ever be under the present system. True, the gardening is particularly skilful, for special classes have been organised, and two professionals serve as advisers; but I can see no reason why it should not be skilful everywhere, and raised by those who practise it to the level of a science, as it is by the agronome.

To return to the building question. It had primarily been intended to sell the cottages outright; but this might have frustrated the aims of the trust, so that it was decided to let the land on 999 year leases, and to sell the houses, inserting into the covenants clauses securing the accomplishment of the purposes of the lessor. Those settlers who lacked capital were assisted, and granted mortgages at 2½ to 3 per cent., according to the amount required. Thus, 128 cottages were sold at cost price, but, very soon the same objection arose as in the previous scheme, so that cottages are now let to weekly tenants, at rents which yield a net return of 4 per cent. after all outgoings have been paid.

The cottages are nearly always built in blocks of two or four, and are usually picturesque and diversified; their front gardens are uniformly pretty and neat, with a suggestion of Dutch formality. I was informed by residents that encouragement in the form of annual prizes is extended by Mr. Cadbury to the gardens where most taste is displayed; competition is obviously keen.

The cottages comprise, as a rule, two living-rooms, three bedrooms, and a scullery with a cabinet bath, the most practical of all systems. This, for average families, is somewhat above the strict necessities of the case; a few cottages are on the one large living-room and three bedrooms principle, a perhaps more satisfactory one, as the artisan is not constrained to purchase a large amount of furniture, and the fatal 'drawing-room,' so often a hotbed of snobbery among the middle and lower middle classes, is done away with. The rents are fairly low, ranging from 5s. 6d. per week, including rates, to 12s. per week, plus rates (about 6s. in the pound); these rents are, perhaps, slightly higher than those charged at Port Sunlight, but it should be remembered that, from this point of view, the two organisms do not compare, for Port Sunlight is exclusively reserved for the employees of Messrs. Lever Brothers, while Bournville is open to all; the former benefit by a share in the profits of the firm, strictly speaking; the latter is self-supporting.

I have already referred to the management of the property. It would be interesting to quote the entire

deed of foundation, but, as this is impossible, I should like to refer to two aspects of it. The first relates to the sale of intoxicating liquor; it is not prohibited, though the founder is a prominent temperance advocate, but no public-house can be established without the written consent of all the trustees, and under such limitations of hours and quantities as they may think fit to establish. All profit resulting from the liquor traffic is to be devoted to the creation of counter-attractions and recreation for the villagers. Should the usual evils of the business follow in its train, it is within the power of the trustees to suppress it, entirely at their discretion. I think that we shal all approve of this uncompromising stand against drunkenness, a matter more fully treated in the chapter on Trust Public-houses.

One clause I must quote in full:

'The administration of the trust shall be wholly unsectarian and non-political, and there shall be always a rigid exclusion of all influences calculated or tending to impart to it a character sectarian as regards religion or belief, or exclusive as regards politics, and it will be a violation of the intention of the founder if participation in its benefits should be excluded on the ground of religious belief or political bias.'

The founder of Bournville, Mr. George Cadbury, and the equally prominent Mr. Edward Cadbury, have too often been assailed and charged with 'political bias'; I think that this so effectively disposes of such statements that they can safely be disregarded.

Bournville is, of course, provided either by the trust

or thanks to Messrs. Cadbury with the usual facilities for recreation, such as tennis, cricket, hockey, football-grounds, swimming-baths, etc. Education is, of course, a strong point at Bournville; the schools, built by Mr. and Mrs. Cadbury, at a cost of £25,000, exclusive of site, accommodate 540 children, and it is proposed to build another block for 270 infants. The intellectual life of the village is quickened by the meeting-house, which can contain 400 people, and is used for various social purposes and religious services. I should also note that the Village Council is deeply impressed with the importance of co-operation, and provides for the purchase on that basis of bulbs, seeds, etc. Gardening tools and books on gardening are to be had on hire, and it is likely that the system will receive much further extension at the same hands.

Most of the preceding information has been compiled from Mr. Barlow's (secretary) interesting pamphlet, 'The Bournville Village Trust,' which source I wish gratefully to acknowledge. Mr. George Cadbury also gave many details at the Press visit in September, 1906, prior to which I paid several visits to the village.

As a whole, the scheme as it is cannot fail to arouse the warmest sympathy; much that I quote regarding Garden City and Port Sunlight applies to Bournville. It is, of course, far removed from the former; the Letchworth scheme does not embrace a far vaster building area, but it aims at bringing together a variety of classes, conciliating divergent interests, and, above all, at forming an independent and self-

contained entity. Bournville does not aim so high in the first instance; its motto is rather 'Prosperity' than 'Excelsior.' The founder's main object is to house the worker, not to incorporate his life into a system; but a nobler idea stands forth: the scheme's prosperity is to be promoted by every possible means, and the resulting influence is to be brought to bear upon other industrial centres. Thus Bournville attacks a portion of the problem from a different point; it aims, above all, at housing, and at good housing. I am inclined to believe, as is more fully developed in the chapter devoted to Model Dwellings, that improper housing is at the root of every social evil, so that Bournville will perhaps succeed where schemes of greater magnitude would fail.

Port Sunlight, on the other hand, offers superficially an intimate resemblance to Bournville, as its aim is also exclusively housing, and good housing. But its plan is less avowedly philanthropic—in fact, it is professedly business-like; whereas the share of prosperity given to the employees of Messrs. Lever Brothers corresponds in a sense with a share in the profits of the undertaking, they are more intimately connected with the fortunes of the factory, under its protection, and perhaps somewhat under its tutelage. It is not inspired by the idealism which lies at the root of the creation of Bournville, but by the sound economic principle which demands the recognition of the rights of labour. In addition, it does not aim at extending its sway beyond its own workers, nor does it intend,

as far as can be seen, to establish further settlements on the same basis; without disparagement it may be said that it is an example of the accomplished duty of the factory owner and no more.

Bournville's aims I have already detailed at length; based on liberty, temperance, and toleration, this harmoniously regulated community must proceed equably towards its ultimate maximum development, ever more prosperous and serene; its moral and intellectual influence must become considerable, both upon its inhabitants and its neighbours. I am inclined to think that with Bournville dawns an era of reform where the sense of the useful has not killed the sense of beauty.

CHAPTER VI

HOUSING SCHEMES

In various parts of these chapters there is a subject that recurs in every possible form—a subject which figures as the leitmotiv of all social discussions, and lies at the root of all social problems: that subject is housing. There is, in all likelihood, no evil that cannot be traced to improper living conditions, no betterment that is not intimately connected with housing reform. Whether we have to deal with overcrowding, with infant mortality, with drink, with sweating even, we are invariably brought back to housing as the basic question that the social reformer must solve before he even attempts to grapple with any other, however burning.

For that reason, much that must be said in this special chapter must needs seem stale and unnecessary, but a sufficient apology can be found in the fact that too much stress cannot possibly be laid on housing problems, and that the reader must be asked to permeate himself with that idea. Sidelights upon housing are found, I believe, in every chapter of this book. It intrudes itself upon us like the spectre at

the feast when we conjure up fairy dreams of the garden cities enshrined in the beauty of the world unspoiled by man. It comes upon us with fearful significance when passing the overflowing public-house side by side with black, unlit tenements, pregnant with more horror in their sullen gloom than the most riotous scenes of urban vice. To bad housing we can trace not only the drunkard, the wife-beater, the degenerate of every description, but also the healthy emigrant driven out of his Mother-Country, and the labourer cast out from the land to swell the misery of the cities. I do not say that if all men were well housed the millennium would have come, but it would be well on its way, because reforms would then have favourable ground to develop in, instead of wasting the substance and the lives of their subjects in sterile attempts in the face of insuperable odds.

Yet these are national questions: they are even world questions; but the nation is the most effective agent to deal with them, however incompetent and indifferent it may have shown itself in the past. To go on existing as a nation is the be-all and end-all of an earnest section of imperialists; to go on existing as a race has too long been left in the hands of the so-called crank. It is time to take matters to heart, and follow in the footsteps of nations less liberty-loving than the British race—nations that do not make a fetish of the right to do what you please, with the ultimate result of leaving all undone. The problem is a more urgent one for Great Britain than

for most other countries, on account of its small area, its teeming population, and the backward state of its famed institutions.

The enthusiast is ready to acknowledge that of late years the British race has realised the problem, and that, little by little, machinery is being set in motion, though slowly and at a great cost. The country has grasped the fact that good or bad housing means good or bad social, moral, economical, and sanitary conditions, yet it is not superfluous to once more urge the necessity for action. While the reformer talks, generations do not only die, but they sow in their descendants the seeds of weakness, hereditary disease, and vice.

Can we, indeed, even hope for good citizens and educated men and women if we allow them to be born and grow up among the rookeries in which they are herded? The point of view is sordid, but that is in its favour if we are to disregard for the nonce the tenets of conventional morality. Let us take as a type the household with which we are faced in thousands in the slums of the cities. The father is an artisan, aged, say, twenty-five, probably unskilled, and married some five years before to an incompetent girl. Her school accomplishments, in the direction of clay-modelling and mandoline-playing, do not include the care of the children, which she appears to bring into the world every year with unfailing regularity. That is not an extreme case, though a bad one, and it is necessary to adjust remedies to the

most extreme needs if moderate necessities are to be catered for. That labourer may earn 20s. a week, perhaps 25s. if fortunate. Under normal conditions he should live as comfortably as the Frenchman or German on a smaller wage. Yet, as a rule, he lives more like an animal than a man, in the midst of dirt and want; drunken, thriftless, and possibly brutal in his relations with family and neighbours. The question arises, Why is this? Are we to take for granted the pet theory of certain members of society that the labouring classes are naturally vicious, drunken, and improvident? The fallacy is an obvious one, and those numerous members of the working classes who have risen to premier positions in trade, commerce, industry, and the professions, are evidence that original vice is no more the birthright of the labourer than of his smug critics. The problem is a complex one, and it can best be dealt with by showing how it is affected in various directions.

Let us return to our typical household, where disabilities can be diminished if desired without altering material facts very much. That labourer or artisan will find it difficult to spare more than the rent of two rooms; as often as not he will have but one. In the former case the problem is serious, in the latter it becomes a matter of racial life and death.

What avails education if the child, on its return 'home,' finds itself in a tenement occupied by its mother, brothers, and sisters, where cooking operations are in full swing, and a surly father is sullenly

brooding amid a scene of disorder and dirt? Knowledge is a small matter in this world by the side of character. The child will hardly acquire even elementary refinement among such surroundings, and naturally will fly to the street, where, at least, there are air and space. The school of the gutter makes short work of the day's teaching. Loose language, petty theft, general slovenliness of body and mind, are naturally induced, and very soon grow into habits never to be shaken off. Far better would it be if all those children could be educated and lodged even in a workhouse, where they would at least learn the meaning of cleanliness and of elementary discipline.

The child is the problem. The adults are often too far gone to be redeemed, but the child, unconsulted, is ushered into the world, and has a right to demand not only food for the body, but food for the mind and soul. He gets the latter from his temporal and spiritual teachers, but in such a form that he cannot hope, in the majority of cases, to assimilate it to any extent.

Here we strike another problem. The child often solves the question by dying in infancy. Protesting Nature, seeing its laws violated, mercifully withdraws a large proportion of her children. The problem of infantile mortality is intimately associated with housing. It can be said that, given fairly suitable ground, the child will live and develop. Have we a right, racial or moral, to deprive him of it? Is it even excusable on the most sordid grounds of policy? An unlimited population is not an unmixed blessing, but if it is to

be regulated, there are better means than the allowing of premature decease. If humanity were composed of philosophic savages capable of sacrificing at birth the unfit and the weakly, and in after-years of destroying the lunatic and the feeble-minded, we could look upon infantile mortality as the means adopted by Nature to restore the equipoise imperilled by human recklessness and passion. As we are far from having attained to this state, but are more inclined, if anything, to give way to mawkish sentimentality, to assist the consumptive, the syphilitic, the waster, to eke out their lives, we have no right to allow the healthy child to die in infancy if it can be helped. True, it is not customary in our society to waste on the honest man the food and lodging offered to the felon, so that the care of the child has attracted fewer energies than that of the imbecile.

If family life had not its own value, and if upon its preservation did not depend the sense of personal responsibility, it might be an ideal thing to place the child, soon after birth, in a State institution, from which he would emerge for the first time in his early manhood. That question lies beyond the scope of this chapter. It has been mooted that the State should feed the child when necessary, as well as educate him. The scheme is excellent, though full of dangers; but the State can do no harm by providing him with proper housing. In the present state of things, sanitary conditions are as bad as they can possibly be, every allowance being made for other

causes of infantile mortality, such as improper feeding, overlaying, and uncleanliness. We are driven to the conclusion that overcrowding caused by high rents is at the root of it. When four persons, for instance, of which two are adults, are compelled to share a single room the air-space of which rarely exceeds 1,200 cubic feet, say 12 feet by 12 by 8 (a good room), ventilated by a single window, can we expect a healthy child? Can we even expect him to live? The effect is not only to kill off a number of infants during the first months; many of those that survive are enfeebled or sickly; thus the birth-rate is further threatened by the deterioration of these future men and women.

The problem of overcrowding is not only social and sanitary, it is national. A certain number of men and women are naturally restless, and emigrate for no reason in particular, but many more cling to the land of their birth and would never leave it except under intolerable pressure. Those that do resolve to take such an extreme step as emigration for life comprise the most energetic of our artisans, those who are unwilling to sink into the lower depths. They are desirable in every sense of the word, and the best proof is given by the alacrity with which they are admitted by the colonies and foreign nations, such as the United States of America. A great number of these are driven out of the land, but in most cases the cause of their departure is more or less the same as that which produces urban emigration—bad housing. Rural housing is in a parlous state, and forms the

subject of a special chapter; urban housing is in at least as bad a one, and associated with far graver issues. The wastrels, the physically unfit, the lunatics, the imbeciles, the criminals, stay; the honest artisan is driven to emigrate. The former, limited in their desires and careless of the future, know that they will always find a home in State institutions; the artisan has before him the continual struggle to pay his rental. The State is a Spartan mother to her worthy sons, and vouchsafes them not a smile for doing their duty; all her softness and love seem reserved for her weaklings and her black sheep.

Yet, is not the State neglecting its interests in allowing this class of emigration to continue without making an effort to arrest it? The answer is undoubtedly in the affirmative, as ours is an industrial community, where the loss of each skilled workman represents a definite decrease in the productive capacity of the country. Were these men properly housed, enabled to possess at least three suitable rooms, at moderate rents, emigration would automatically cease, as it has to a great extent in Germany, thanks to increased industrial productivity and to the minute municipal organisation of private life. It may also be recorded that in France, where emigration averages about 1 in 4,000 per annum, rents are low in comparison with Great Britain; the worker's budget is thus rendered more elastic. The higher the rent, the more poverty-stricken are the people, for it is a first charge on wages which must in all cases be paid. No

compensation is to be found in cheap food—at least, no adequate compensation; high rents mean that savings and furniture vanish in a short time during periods of depression, after which the downfall is rapid. Low rents mean that it is the food bills that are reduced during the slack time. Thus, the budget is elastic, and can be made to fit in with circumstances.

In another chapter, four rooms per family has been put forward as the necessary minimum. In country cottages this should be feasible; but it is possible to place the irreducible urban minimum for a family of, say, six at three rooms, one of the sleeping-places being used as a living-room during the day. The reason for this will appear from the consideration of what is, perhaps, the most serious problem the reformer must face—viz., the consequences of overcrowding and of the herding together of the sexes. I am aware that the subject is one of those that purists label as 'unpleasant,' and it is not my intention to dilate upon it at any unnecessary length; but it is madness to blind ourselves to the ever-increasing peril, and it is next to criminal to turn away from it out of squeamishness or false modesty. The fiercer the light that is shed on social questions the easier will be the cure. No evil can be stamped out unless public opinion is thoroughly aroused, and authorities thereby compelled to take steps. To hide ourselves from the sight of evil is purely moral cowardice. Admiration of a very philosophic sort is the only one that can be extended to the dream of Alfred de Vigny, who would have

secluded himself from the ugliness of the world in a perfect ivory tower: it would have been a monument of selfishness and pride.

In the majority of our great cities it is difficult for a workman to obtain two rooms at less than 6s. 6d. a week, or three at 9s. a week; even then they will be small, and being located usually in houses that were used as middle-class dwellings some seventy years ago, they will suffer from limited ventilation induced by the now defunct window-tax. It is, of course, superfluous to mention the question of bathrooms or facilities for washing the linen; our ancestors do not seem to have attached much importance to the matter, and the steps that have been made in that direction have not modified the state of things existing in tenement houses. Can an artisan earning 25s. a week be expected to expend 6s. 6d. a week on his lodging? In many cases he submits to this expenditure of 25 per cent., and it will be seen how disproportionate it is when we recall how ridiculous it would be for the recipient of £500 per annum to pay a rental of £125, or a rental of £250 out of a total income of £1,000. Yet, to establish even a two-room standard, that is the position of the workman of an average class. In many cases he will find it impossible to pay more than 4s. to 5s. a week, and that for a single room, when the position becomes impossible.

In the event of the family possessing two rooms, in most cases they will both be turned into bedrooms, one of them serving as a living-room and kitchen by

day. One will serve as the parents' room; the other will house their children. Should the latter be all of one sex, the problem is subject only to sanitary considerations; it grows serious when both sexes are represented. It is obviously unnatural and impossible for the mother and her daughters to occupy one apartment, the other being used by the father and sons. Such an arrangement, even if established, could not stand out very long against human nature as it is constituted. The children are therefore either housed together in one room, or, should the entire dwelling comprise but one, must share the parents' sleeping-apartment. It is unnecessary to emphasise the obvious results, particularly on city-bred children; not only will they thus learn early the lessons of life, but they will be tempted to apply them. Schools of moralists may differ as to the advisability of encouraging ignorance, but ignorance is not innocence, and the latter can hardly be expected to develop under such conditions. It is here that we are faced with racial perils; they may either consist in over-early marriages, which grow ever more frequent, as any East End clergyman will testify, or they may result in yet more serious consequences with which the increase of illegitimate births is bound up. The early and improvident marriage is the curse of Great Britain; not only are the boy of twenty and the girl of sixteen medically unfit to rear healthy families under town conditions, but their inexperience of life in general, their carelessness and improvidence, mean an endless

succession of children inefficiently reared, ill-nourished, and ill-educated. Irregular unions offer exactly similar perils, intensified by the attitude of the law towards the parties and their offspring; they nearly invariably terminate in desertion, the brunt of which is borne by the Poor Law authority.

There is yet a peril more serious, and of such a nature that it can be but hinted at: the herding together of sharp-witted city children, with such examples before their eyes, in many cases results in vices the moral aspects of which are equalled by their racial dangers. With all their perils, early marriages, and even illicit unions, are preferable to the state of things that is sometimes created by the continual propinquity of brothers and sisters, of an often drunken father and of his offspring. It appears unnecessary to develop such a subject; the records of the police-courts are a sufficient proof of how widespread is that evil. In certain districts it is taken as a matter of course; but have we a right from the most elementary standard of morality, from the point of view of spiritual development and racial preservation, to close our eyes to such facts, and not seek to remedy them?

I have mentioned above that it is frequent for a family of six to occupy a single room, but official records on the subject are available to show that seven or eight persons, several of whom are adults, are sometimes herded within four walls. Cases have been known where eleven men, women, and children

slept in a single room; this is the case particularly among the aliens in the East End of London, but it exists to nearly as terrible an extent among the British population. In certain cases families thus confined have even been known to take lodgers! The latter are nearly always single young men, born and bred under similar conditions, or in loose country districts. The introduction of strangers into the intimacy of the home circle has too often obvious results. The consequence is either domestic trouble of the most detestable sort, or the even more painful acceptance of facts.

The picture thus drawn is none too lurid; the district visitor, the relieving officer, and the sanitary inspector can testify to its veracity, which is confirmed by official inquiries held at various times. The loose morals thus induced grow at a compound rate as the plague spreads and increases. Vice feeds itself, and waxes fat on its own propagation, until it becomes a national or class characteristic. The following figures will show that the picture is painted no blacker than it is.

According to the last census (1901), than which there is no better authority, there were in London 804,874 one-roomed tenement dwellers, housed as follows:

60,421	persons	living	1	in one room
96,682	,,	,,	2	,,
71,040	,,	,,	3	,,
45,116	,,	,,	4	,,
20,005	,,	,,	5	,,

7,542	persons	living	6	in one room
2,688	,,	,,	7	,,
824	,,	,,	8	,,
351	,,	,,	9	,,
100	,,	,,	10	,,
38	,,	,,	11	,,
72	,,	,,	12 or more	

The Workmen's National Housing Council, from whose important collection of figures I quote, states that in London—

Slightly over 1	family	in 7	occupy 1	room
Slightly over 1	,,	5	,, 2	rooms
Hardly over 1	,,	5	,, 3	,,
Hardly over 1	,,	3	,, 4	,,

Half the population of London is housed in tenements of four rooms or less.

The *British Medical Journal* states that one-eighth of the total number of occupancies in London is overcrowded. In Shoreditch one-fourth of the tenements are overcrowded, in Bethnal Green one-third, in Stepney nearly one-half (one-room dwellings), and never less than a quarter. The better neighbourhoods are not exempt, for Westminster shows overcrowding in one-tenth of its tenements, Kensington one-eighth, and St. Marylebone one-sixth. Even suburbs show overcrowding: Woolwich, for instance, has one case in twenty; Lewisham is not exempt; Hammersmith has one case in eleven.

I could quote many more figures as startling as these, referring to every district in London, to most provincial towns, and even to rural districts. It

would be easy to harrow the reader with such comparisons as an 18 per 1,000 death-rate in St. George's, Hanover Square, and 80 per 1,000 in St. George's-in-the-East. I will add but one more, as it relates to infantile mortality. The Workmen's National Housing Council quotes the report of a past medical officer of Croydon over a group of fifty cottages where the infantile mortality was 885 per 1,000 per annum, or over one child in every three. It is unnecessary to make any comment; the reader who does not shudder before these figures is beyond the range of argument.

We have not yet arrived at the end of the results of bad housing; more serious ones than those rapidly mentioned above can hardly be expected, but quite as dangerous ones follow in the train of overcrowding and want. These conditions are the cause of depression and pessimism when they do not entirely brutalise those who are subjected to them. A sedative must be found, relaxation of a sort must be obtained in one direction or another, and the obvious resource of the poor is drink; whereas other classes fly to amusements or social intercourse, if not also to drink, the poor have but little choice, have hardly the necessary training to appreciate the few institutions open in the evening to the teeming masses of workers, so that their natural resource is another institution—the public-house, of which there is no shortage. Bad housing is perhaps alone responsible for the drink craving that appears to beset the lower classes; the craving for sensuous satisfaction is a universal one,

whether among men or among animals. Scientifically the human frame needs moments of positive pleasure to counterbalance the countless ills from which it suffers; thus the field is ready, and the easiest available form of satisfaction is the one that must win the day. There are at our disposal pleasures of all sorts, but mental development is in most cases necessary to appreciate most of them; for that reason, whereas the more intellectual pleasures do not make a strong appeal to the uncultured, their cost is usually prohibitive. Cheapness is a *sine qua non* in the matter of popular recreation. It is probably for that reason that drink has secured such a high place in the pleasures of the people; it is easily obtained, satisfactory in its immediate results, and, on the whole, cheaper than any other diversion.

But why, will it at once be asked, do the people fly to drink, or, for the matter of that, to any other form of positive satisfaction? The answer is that it is true they fly to the easiest means of pleasure, but that the reason does not really lie there: the people are driven out of their homes by circumstances, and, as our climate is far from genial, they inevitably drift into the public-houses. Again, let us consider the unskilled labourer in his one-roomed tenement, inhabited by two adults and several children. He returns to it when the day's work is done to find it possibly unlit, probably dirty, overcrowded with shrill-voiced children in constant conflict with a mother grown shrewish before her time. In all

likelihood the meal that awaits him will be insufficient and badly cooked, so that he will approach the coming evening in a mood the reverse of pleasant. Is it to be expected that he will pass the rest of his leisure in such a 'home,' surrounded by the ever-recurring quarrels of wife and children, in the reek of a close, overcrowded room, with nothing to do, the wish to do nothing, and none with whom to exchange elementary ideas? It is not to be expected; and he naturally flies to the public-house, whose garish light soon draws the man aimlessly drifting through the cold and silent streets, by the promise of rough conviviality, warmth, light, and a temporary solace for minor or greater troubles. But the evil does not stop here; a drunkard's wife is not always a drunkard herself, but she is likely to become one. The husband's habits tend to extravagance, which naturally falls upon the wife; she ends by bearing most of the cares of the household and the tending of the children; overworked and underfed, deprived of opportunities of pleasure, ever straining to make ends meet, often compelled to add odd jobs to her work, or to take up home labour at sweater's prices, is it a wonder that she gives way, flies to the ever-ready public-house, to steal an hour of oblivion and satisfy the physical cravings into which the horror of her life is translated? In such surroundings and of such people are many of the sons of the nation born; not only are their parents too young and of too poor a physique to produce healthy offspring, but the latter must bear the stigma of

alcoholic ancestry; they are born weakly, and their surroundings do not tend to increase their vitality. I will only quote one figure: in certain London East End districts infant mortality reaches about 250 per 1,000 during the first year! It is unnecessary to add anything to this bald and terrible fact, except to remark that the average death-rate of all ages in Great Britain and Wales is under twenty.

Thus the child again bears the full weight of the housing problem; he it is that suffers from overcrowding, shortness of air-space, improper food; he also it is that suffers from intemperance engendered by these evils. What is the fate of the child that escapes? His vitality may have been sufficient to enable him to survive rickets or congenital disease; in spite of the food administered by an ignorant mother, who thinks nothing of dosing a twelve-months' old child with beer and toasted cheese, the children survive in numbers. They grow up in the surroundings already described, side by side with parents possibly both drunken: is it likely that they will develop hatred for intemperance when from their earliest days they have taken it as a matter of course? The child of the drunkard is compelled to sleep side by side with him, and grows callous to the effects of his vice; indeed, he is likely to evince no more surprise at seeing his father and mother intoxicated than does the passer-by at a street-corner gathering round a prostrate and struggling figure.

The anxious, gaunt-eyed, pale-faced women, straw-

hatted under the rain, beshawled, with pallid babies in their arms, who wait in silent lines near the beershops in our slums, are the evidence that I adduce—and their existence is traceable to bad housing, and practically to nothing but bad housing. For the working classes are no more naturally vicious than any other class of the community; their vices are more blatant because of their frank exposure of them, of their lack of restraint, and, above all, because of the pitiless glare that is shed upon those whose playground must needs be the parks or the streets. Good housing makes respectable men and women, and bad housing drives them to mental, physical, and spiritual perdition.

We hear a great deal about respectability and about the middle classes, said to be the backbone of the nation; if this be the case, it may account for the invertebrate condition of the race! There is no vitality in averages. But I hold no brief either for or against the 'middle classes'; as they immediately overlay the 'working classes,' the question at once arises: Why does such an abyss separate them? why are the one wretched and degraded, the other happy, and, on the whole, acceptable? In a word, why are the 'respectable' classes respectable?

The answer is a sweeping one: the 'respectable' classes are respectable because they are properly housed. Their means are such that they can afford a small house in a clean neighbourhood; their incomes are comparatively secured, either as em-

ployees paid by the year and ensconced in comfortable billets, or as small tradesmen, agents and business men of higher financial standing. Compare their lot with that of the unskilled artisan, liable to be thrown out of employment at any moment, and it is easy to understand why each are what they are. In the first place, it must be recalled that out of an income of, say, 25s. a week, the artisan pays 6s. 6d. rent for two rooms, whereas out of an income of £200 per annum the clerk will in all likelihood expend only £45 or less, a smaller proportion, for a house and garden. But, taking the families as equal in number, the cost of food and other necessaries will not be so very much greater, so that the equivalence of the expenditure of the two classes will leave an enormous balance of comfort in favour of the middle class.

Taking it, therefore, that the suburban family living on £200 a year is a fair comparison—and it certainly is not an exceedingly high standard—what is its position as regards housing? The house will hardly comprise less than five rooms, more likely six, will be fitted with a bathroom, and in all likelihood be provided with a garden. It will be semi-detached, though it will still be comfortable, however inæsthetic, if it forms part of a row, as its outlook, for dull that it may be, will at least be clean. The head of the family, on returning home from his work, at once finds privacy, cleanliness, warmth, and light; the children are not thrust upon his notice, nor are the emanations of the cooking-range too obtrusive, once he

has passed the hall. The meal that awaits him may or may not be well cooked, but at least it is clean, healthy, and served amid comfortable surroundings. The rest of the evening is then at his disposal, and he can either find privacy in one of the rooms of the house, or enjoy the society of his family under favourable conditions. Holidays for him do not mean that he is forced by circumstances into continual contact with his family, but they spell relaxation and pleasures inherent to comfort.

I do not wish to sketch an arcadian picture of family life, nor to underrate the difficult problems that confront the middle-class man; I simply wish to contrast him with the working man, and to ask the reader a simple question: Is it not natural that under such conditions the middle classes should be 'respectable'? The reverse would be unnatural! We are told that the working classes are uncleanly in their habits; that is undeniable, but let the critic contrast his own position, with a bathroom at his disposal, and that of an already overburdened householder compelled to carry a bucket of water up several flights of stairs for the purpose, possibly, of effecting ablutions in the presence of several persons. Truly, in such a case godliness is an easier matter than cleanliness! In the dwellings erected by metropolitan and provincial authorities, this necessity has been to a certain extent catered for, but in the tenements, where too many are yet relegated, not only is water not laid on on each floor, but often the whole supply

is derived from a pump in a back yard. May I suggest to the fastidious that their love of cleanliness would hardly be stimulated by an east wind on a frosty morning?

I have dealt above with the charge of intemperance levelled at the working classes; the working classes are drunken and the respectable classes are sober, because the former are badly and the latter well housed. What inducement has the comfortably-lodged middle-class man to leave his home and go to the public-house? He is far more at his ease in his own dwelling, where he finds recreation, space, warmth, and light. Above all, he is not driven out by noise, wrangling, and the miseries inherent to overcrowding. Intemperance is, of course, the road to ruin, financial, moral, and spiritual. Taking into account only the results upon the family budget, we find that the drink bill absorbs an average figure that is next to incredible. Investigations conducted by Sir T. P. Whittaker, M.P., and Dr. Dawson Burns reveal the astonishing fact that the average workman's family expends £18 per annum on drink, or 1s. per day! Personal observation will demonstrate to any who care to see that the poorer the district and the worse the times, the fuller are the public-houses; thus it is the poorest class, the unskilled labourer, who contributes this enormous amount of 6s. to 7s. per week out of a possible 25s. per week. We touch here upon the next charge that the middle-class man levels at working men—viz., thriftlessness and ignorance of

the value of money; it is true, but again the improvidence of the working classes can be traced to housing; living like animals, not knowing whence will come to-morrow's meal—above all, living under conditions from which they must escape at all costs, they have no resource but the public-house and its costly hospitality. Thus both parents react upon one another, deprave one another by example, and contribute to the common depletion of the family resources. The middle-class man is respectable because he is not tempted to any such degree as is the working man, because intolerable pressure is not brought to bear upon him to forsake his home for the allurements of drink and betting; other pitfalls lie in his way, such as the affectation of superior means and social standing, which may likewise lead him into extravagance; but, as a rule, the environment in which he was educated has refined him to a certain extent, and placed him beyond the reach of the grosser temptations. The middle-class man is prone to criticise the worker, and yet he is not exempt from certain of his defects; apparently he, as a rule, spends his income up to the last penny, after possibly providing for life insurance. Placed in the middle ranks, educated, happy in a material way, his place is not to scoff at the worker whom wrong conditions have reduced to the present state, to credit him with every possible vice, and to oppose at the ballot-box social reform and municipal effort. Let the middle-class man give the worker a chance to live cleanly and happily, if not by

assisting, at least by leaving undisturbed the social development now everywhere proceeding.

It must surely be a matter of surprise that a family cannot be better housed than it is for 6s. to 8s. a week, which prices appear ridiculous in those most undesirable districts where they usually prevail. The reason is not far to seek, for it lies at the very doors of whoever cares to see; the blight from which the land suffers has extended to the cities; in most cases the land was attributed long before the city was dreamt of, when now flourishing towns were villages lost in the fields. London by the fact of its magnitude is a typical instance of the fact; men are now living who can recollect Kensington as a pretty suburb and Finchley as a little market town; the so-called central district of Bloomsbury was hardly metropolitan a hundred years ago. London has grown by the absorption of the country-side and driven back the fields before its tide of brick and mortar, so that it has naturally fallen under the régime which prevailed on the agricultural land—viz., large estates. The housing question cannot be solved properly until the land question is settled; as long as great cities such as the metropolis remain parcelled out among a dozen individuals owning two-thirds of the building area, the housing question will remain acute. The cause is traceable to the law of offer and demand; for reasons of convenience it is often advisable that workers should live near their occupation; as a rule they find a whole district in the hands of one land-

lord whose estate office fixes the rents practically for the whole neighbourhood. There is no competition, therefore rents are fixed according to the iron law that exacts from the householder the maximum that he can pay, once the other iron law of minimum living wage has fixed his income. As long as the Land Trust endures, unregulated and unchecked, rents will not go down; indeed, as the central areas do not extend their accommodation very much, and as the pressure of population increases, they are more likely to go up. Such a system prevails in no other great European capital; in Paris the small freeholders are legion, so that they are compelled to cut the rentals down to a minimum under the pressure of competition; in the great German cities municipal ownership vies with small freeholds and keeps down the rentals to the lowest margin of interest.

I do not say that the ducal landlord is a monster of iniquity; as a rule he is very likely ignorant of the conditions that prevail on his estate; the administration is often in the hands of trustees, and, as the property is usually entailed, it is difficult for him to modify its management. In practice, a man of business and of considerable means will not trouble himself much as to the origin of his revenues. The absentee landlord is no more a criminal than the shareholders of limited liability companies who sweat their employees or cheat the public; theirs are sins of omission; it is no crime to be a capitalist or a landowner, provided that privileges be not abused. Not

only does the large estate that was once agricultural, and is now built over, sound the knell of competition and thereby of cheap rents, but it is susceptible to other influences. It is materially impossible for the owner to manage an estate comprising hundreds, thousands of houses and shops; the small freeholder, owner of one to a dozen houses, can supervise their management, and if he takes unduly high rents in the slums his guilt is heavy. The large owner, with the best will in the world, is compelled to hand over the management of his affairs to a staff who soon know more about them than he does himself and on whom he must implicitly rely; it is a well-known fact that the employee is far more anxious, when in a managerial position, to show brilliant results than his master would be. For the latter increased profits are a satisfaction, but they only improve an already excellent position; for the employee they mean favour, promotion, possibly a great increase in his means. Thus the rentals are fixed by the agents and bailiffs, pitiless in their desire to increase the rent-roll, unscrupulous in their dealings, and ever ready to shield themselves behind the affectation of duty. On the other hand, the agent is often instructed to assure his master a fixed income, which may be a moderate one; under this system it would seem possible to attain low rents, but yet it is not the case. When the landlord wishes to regulate his income, his agent adopts the simple device of letting whole rows of houses to a speculator, with the right to sublet.

The speculator is a man of some standing and 'good' for the rental, which means that the agent's responsibility practically ceases, that the costs of collection and administration are infinitely reduced. But how does the tenant fare? He would not, perhaps, be so very hardly dealt with if his bargain were made with the landowner's tenant, but it is not with him that he comes into contact. The first tenant sublets the block, house by house, to a second tenant; this speculator again splits up the house into tenements, and it is with this landlord twice removed from the owner that the real inhabitant must deal; and it is to him that the rental, increased by two useless middlemen's profits, must be paid. In many cases the subletting will even go further, and a family dwelling in a tenement will take in lodgers, who thus bear three profits over and above the real rent.

Is it necessary to paint the picture blacker, and is not the process exactly comparable to that of the sweated worker who produces an article for, say, sixpence, increased to two shillings when finished? It is then sold by the manufacturer to the wholesale dealer at, say, three shillings, by him to a local wholesale dealer at four shillings, from whom it reaches the shopkeeper at six shillings, and the public at ten shillings. Both are similar and pathetic cases, and are in no way exaggerated; neither can be remedied without profound modifications are introduced in our economic systems.

But, will it be said, need the worker accept the

terms and settle in any particular spot? Why not go further afield? This is certainly happening, and relieves the congestion to a small extent, but distance means an immense loss of time; moreover, the cost of transit cannot be cut down below a certain sum. It does not seem desirable to encourage housing very far afield if it can be placed on a proper basis in the towns: a nation whose urban population passed two hours a day in trains or tramways (there is a large population of City men at Southend who are a case in point) would be losing a great sum in energy every year. The problem must be grappled with at once and on the spot, as will further be shown; the difficulty of improvement is that it invariably spells increased rents. Increase facilities of access by tramways or railway lines and the rents go up; provide public parks or open spaces, clear away rookeries, and the old tenants are forced out by increased rents. Whether you improve the sanitation or provide architectural features the effect is the same; rents go up, and the evicted tenant goes elsewhere to swell the misery of other districts; he then falls a victim to the greed of the speculator whose operations he facilitates by increasing the demand for accommodation. Urban improvements are more essential than facilities for suburban housing, for even workmen's trains do not compensate them for wasted time, and yet these improvements are the most difficult to realise. When a public body or a society undertake the construction of workmen's dwellings they often

find the price of the land practically prohibitive. In many of the slums the rental per square foot is greater than in the most fashionable neighbourhoods, thanks to the extraordinary subdivision of accommodation. Thus it is sometimes to the advantage of the landlord to maintain the existing state of things, unless he be wealthy and powerful enough to transform his slum into a clean commercial or residential district. The value of the land is easily proved by its assessment for rating, over and above which there is always a demand for central sites. Unless, therefore, the owner be philanthropically inclined, it is difficult to obtain land at such a price that its cost, added to that of a modern building, will enable the new owner to maintain or decrease the former rentals. Housing is a small matter; dwellings can be built and are easily let, but the difficulty lies in rehousing. The evicted class does not generally return, as it cannot afford the new rentals; they may not be higher in themselves, but they bear heavily upon that class if it has to conform to the indispensable regulations that govern overcrowding. Thus the London County Council, through its Housing Committee, provided (or is providing) up to March, 1906, accommodation for 97,064 persons against about 29,000 who were displaced. These figures by March, 1907, are estimated at 100,000 and 30,000. The Council found itself in a position to charge its tenants about 3s. 3d. per room in central districts, and about 2s. 3d. in the suburbs; but the sanitary regulations

affect families particularly, so that the compulsion that rests upon them to have sufficient space (two or three rooms) results in an increase of rent, and thereby in the eviction of the poor. Again, quoting from the 1906 report, I note that out of 9,816 tenements, 8,444 are two-roomed, and 8,432 three-roomed flats. Out of the total, 289 only are single-room tenements, leaving lodging-houses out of count. Formerly the majority of the displaced occupied the latter, so that the single-room tenement is not so much suppressed as shifted to another district. If any result is to be attained to, more drastic means will be necessary and will further be suggested.

Model dwellings, as erected by urban town councils, have been virulently attacked. They are, properly speaking, huge blocks of two or three-roomed flats, a common room, bath-house, and laundry being usually attached. They accommodate anything between thirty people and some hundreds, but are uniformly constructed on the barrack principle. It has been argued that they destroy 'home' life and induce evil living, but evidence is lacking; the notorious laxness that characterises analogous dwellings frequented by more prosperous classes, does not appear to have extended in the direction of workmen's dwellings. I am aware that the house is the ideal unit, and that the flat is neither so comfortable, nor does it suggest 'home' or foster sedentary tastes. Yet in the face of the obvious fact that on the site of a six-roomed house containing three rooms on each floor, housing can be made to

provide twenty-five rooms in a skyscraper (*vide* Westminster dwellings), the preference must go to the flat. Moreover, the flat is more suitable for the poorer and hard-worked classes whose occupation too often leaves them but little time to attend to cleaning operations. The open doors in many of the alleys in the slums reveal to the casual passer-by a frequent scene of disorder and dirt; a thorough examination yields astounding results, and elicits as strange theories about sanitation as about the feeding of infants. Over and above the fact that the flat suppresses stairs and leaves the cleaning of offices to special employees, it is obviously easier to ensure the presence of offices, such as bathrooms, in a large block of tenements than in separate houses. Here, again, we are confronted by the question of expense; not only does the land prove costly, but building itself is a heavy item. A proof of this is to be found in the anxiety shown by the suburban builder to construct houses in rows; this system results in an economy of walls equal to the total number of houses minus one, a row of ten houses, for instance, comprising but eleven side-walls, as opposed to twenty if they were detached. It is necessary to do likewise in a model dwelling if it is to be cheap, and to build as high as possible, as it is not feasible to extend in area. Moreover, if a given space is to be utilised it can either be covered with small houses or with high blocks of tenements. Should the entire area be occupied in the second case, many more tenants can be housed and well housed; on the other

hand, should it be desired to provide limited accommodation only, the construction of large blocks will enable the architect to lay out the rest of the land as a garden. The value of open spaces cannot be overestimated, as far as public health is concerned, and both authorities and opinion are thoroughly alive to the fact; but very often open spaces, such as the parks or squares, are not suitable for children, who may have to walk a long distance before reaching them; in rainy weather they would, besides, be deprived of a playground. The construction of model dwellings on the block system often provides for this necessity by the setting aside of a certain amount of space for covered yards, perhaps rather forbidding in appearance, but more satisfactory on a rainy day than a small tenement. The comparison is, therefore, to the advantage of the block; it cannot be denied that it is often ugly, and it certainly does not lend itself to elementary decoration as well as a small house. If it were desired to make a block of tenements a thing of beauty, considerable expense would be incurred, which cannot at present be contemplated. It should, however, not be forgotten that opportunities are not always made use of when offered, and that the usual working-class house is one in a row of brick boxes with four or five holes in the front figuring windows and a door. Moreover, should it be desired to elaborate, the peculiar genius of the British builder often tends to the combining of Gothic arches and Byzantine turrets, to which even the American block is to be preferred. Social

reforms are not inseparable from æsthetics, though it is hoped to ultimately bring both into line. It is true that, after bread, education is the first need of the people, but only after bread. In the same spirit let us admit that our first and greatest need is good housing in any form, provided that it afford a sufficiency of space, be inexpensive, and promote comfort, cleanliness, and all the virtues born of those elementary factors. But who can provide these ideal housing conditions? who, above all, can hope to reform those that prevail, to sweep away those sources of disease and vice that dishonour our great cities? Properly speaking, the work can be done either by the individual, by societies, or by the State in one form or another, but this with greater or lesser degrees of facility, and, above all, with different results. The individual would be the best fitted to cope with this work if landlords were perfect beings, imbued with the highest principles of altruism. Such landlords as Lord Carrington or the Duke of Devonshire have done valuable work in the country, where they are in close touch with their tenants, but the task in the towns is a far greater one, not only on account of its financial difficulty but because the landowner and the tenant do not come into contact. In case a landlord should honestly be desirous of improving his estate, he can easily destroy unsuitable buildings and re-erect them, or amend the standing structures; he can fix the rentals at a fair rate, and, on the whole, provide for his tenants as satisfactorily as they could them-

selves. But there is no fixity in such a system. When the owner dies, his heirs (or the new owner, who often steps in when death dues must be paid) may not be willing to continue it. In case they are minors, the trustees will feel morally bound to extract all they can from the land. Thus the new dwellings will have proved a curse in disguise, for the poorer class that once occupied the site where they have been erected, is evicted, and its migration to already congested neighbourhoods increases the pressure in those parts. Moreover, without it being necessary to lay undue stress on the point, it may not be altogether a desirable thing for a small community to be gathered under the protecting wings of an individual, however liberal and benevolent. Feudalism, even in this, its best form, has had its day and served its purpose. At present it is but a reactionary institution, and such a position as that which would ensue if housing improvements were undertaken by individuals would not tend to the development of independence of spirit. It may be said in general that it is as dangerous to be comfortable, thanks to another man's kindness, as it is healthy to be so, thanks to one's own efforts. The tenants of these little model estates would have a tendency to look upon their landlord as their chief in matters independent of the rent, and to revert to the 'tame rabbit' type stigmatised by Mr. Conrad.

For all the above reasons the association appears as a more suitable medium; it may either take the form of a united group of philanthropic landowners

who undertake to organise housing on definite sanitary principles, and to limit the rents according to an agreed schedule, or it may be a proprietary company, whose members accept the limitation of their profits; better still, it may be a co-operative society. I do not know of any example of the first description, and though it has been mooted by social reformers, it suffers from the same defects as does individual action. No landlord would bind himself indefinitely, and, in any event, the law of entail would often make it difficult for him to bind his heirs; withdrawals would give the scheme a character of instability fatal to its proper development.

A proprietary company with a limited interest in the profits is a more satisfactory form. As owner of the land and buildings (if it be possible to secure a freehold) its power to improve housing conditions is unfettered, for it can hold the balance between extravagant and insufficient accommodation and adjust the rentals to the exact minimum necessary for the upkeep of the property and payment of interest. Moreover, it will not usually be tempted to abuse the political power it may acquire, as its directors will very likely hold divergent views, leaving aside the fact that a company never gains the respect or affection reaped by an individual; as a rule, 'the company,' whatever its attitude may be, is looked upon as the Egyptian whom it is lawful to spoil. A proprietary company, with a limitation of profits to 5 per cent. for instance, is analogous to the Garden-City scheme,

endowed with similar virtues, and open to the same criticism; the most powerful argument against it is, that it must needs proceed from philanthropy of the much-advertised kind; it is not my object to scoff at 'five per cent. charity,' as it certainly is a means of social progress: in certain cases it is at present the only means, but housing is not one of these.

The Co-operative Building Society is really the ideal system of individual housing, but it cannot cope with the difficulties that confront it in our slums; its beginnings are always small, its resources limited, and its backing none too influential. When it is recalled that land may be worth £10 a foot, it is easily understood that such a society cannot undertake with a good chance of success the erection of model dwellings in the centre of our cities. For that reason, such societies as the Ealing Tenants, the Sevenoaks Tenants, etc., have gone far afield, and the success they are reaping should not be taken as an earnest of what they might achieve in the heart of the towns.

Individual action thus being dismissed, and the work of societies much qualified, the only remaining alternative is the action of the State. The State itself is hardly a desirable landlord, and the prospect of State-owned tenements is no more seductive than State-organised emigration. Systems that need concentration of power, such as railways, are suitable enough for its action; but housing is, of all things human, the one that needs most decentralisation, and the most intimate connection with local affairs; it

would be practically impossible for the State to adequately fix a schedule of rents for dwellings erected in London, in Glasgow, and in a Cornish village; moreover, it could not keep pace with local fluctuations of wealth and population, so that the costly and cumbrous machine would be perpetually at a deadlock, and entail more hardship on the many than it would procure comfort for the favoured few.

Yet State action, delegated to local authorities, appears the ideal system of housing the working classes; local bodies come into close contact with the people whose liability for rates induces them to watch with a very keen eye the movements of their councillors. In a few cases the local body is a caucus, but, as a rule, a very fierce light beats upon it, and its every action is analysed and discussed in the local press. It is often argued that the people who pay the rates are not the beneficees of housing schemes, but the argument appears childish when looked into thoroughly. As a rule, the workman pays no rates to the local body as do the shopkeeper and the landlord; but, included in every lodger's rent, is a portion of the rates, as can be demonstrated by the difference in the rentals of single rooms in high- and low-rated districts. In the better-class district, the flat-dweller usually pays no rates, and the householder does, but he invariably pays his landlord a higher rental than does the householder for the same accommodation, the difference being explained by the rates. In the same manner, the lodger's rent includes rates, and

few will deny that an increase in the latter will not immediately spell an increase in the weekly rents, however little a decrease would affect them.

That, however, is an accessory matter. Whoever it be that pays, it is essential that all men should be properly housed; let the burden be fairly distributed, but, above all, let all men be adequately provided for, so that they may live cleanly, and their children have a fair chance in life. With that object in view, the local authority is necessarily the most intelligent agent; it is on the spot, it has no personal profit in view, it can respond to local demands as they arise, and, being an elected body, can be made to serve the public need, and only the public need. Under proper supervision of the Local Government Board, whose rôle is to curb possible recklessness, the local body is the most effective, aye, the only means of dealing with the overcrowding problem; evidence will be given further of the work it has already achieved. This question of supervision by the Local Government Board has aroused the passions of many a social reformer, and yet it is an indispensable one; it is, unfortunately, true that in some cases the local authority has played the rôle of the improvident steward. The composition of local bodies is often faulty, subject to the influence of the squire and the parson in the country, whose motives may be excellent, but whose knowledge of finance is usually scanty; in the towns the professional man and small tradesman are often unsuitable to an equal degree, when they are

faced with questions entailing the expenditure of sums the magnitude of which induces in them a megalomania, with which their financial ability is unable to cope. In both cases, Councillor Frankenstein usually escapes, but the monster Deficit wreaks its vengeance on the ratepayer. Yet we must take our municipalities as they are, and hope for proper and intelligent supervision; on the whole their record is a good one; their expenditure might often have been less, but they have done good work, and that is always worth paying for.

There is a school of reformers that ever claims that housing legislation is insufficient, and ever ask for more; they cherish the innocent delusion that Acts of Parliament can do everything, forgetting that the executive is in practice the real power, as it has charge of the interpretation of often nebulous prescriptions. Though legislation could be advantageously introduced in certain directions, as is shown at the end of this chapter, the reformer has already in hand a fair number of laws, which, if intelligently applied, can cope with a great part of the evil.

Housing legislation was initiated early in the thirties, but, branded as Chartism, Fenianism, Socialism, or any available opprobrious 'ism,' it did not in effect mature to any extent before the fifties, when the Shaftesbury Acts were introduced, and overshadowed social legislation up to Mr. Gladstone's first administration. They were timid efforts, as we understand social legislation to-day, but they legalised

the principle that local bodies had the power to erect working-men's lodging-houses at the expense of the rates, and to improve the existing ones. It should be noted that the Rowton House Movement (1890, onwards) has since then taken that particular question in hand, and that the general usefulness of the Shaftesbury Acts is rather the consecration of a principle than the execution of a particular work. The Torrens Acts and the Cross Acts, passed between 1868 and 1885, were the extension of the Shaftesbury Acts in a very important direction; they empowered local bodies to exercise more vigorous control over dwellings of all descriptions, to compel their destruction and re-erection under better sanitary conditions, the Cross Acts enabling the local Councils to bring in entire areas which they could acquire and rebuild.

The 1885 Royal Commission on Housing marks the second great step in housing reform, as we can trace to its inquiry the Housing of the Working Classes Act, 1885, which enabled the local bodies to amortise their expenditure on housing by a sinking fund, instead of putting up at once the necessary capital. To its influence we can also trace the far more important Act of 1890. The latter is a very bulky document, which in a short précis such as this can only be analysed with reference to its main points. The 1890 Act extends the Cross Acts by introducing compulsion upon the local authority, who up to that time had it in its own hands to arrange for housing or not to do so. From 1890 onwards the influence of

public opinion finds an easy method of exercising pressure on its Council, as the Act enables any twelve ratepayers to demand an improvement scheme; the local Council is then compelled to submit a scheme to the Secretary of State, or to the Local Government Board, with whom the decision rests. There lies no danger in this system, as a special Act of Parliament was needed to confirm the decision, if favourable, so that practical unanimity was necessary before the ratepayers' responsibility could be involved. Should the area in question be too small to secure the adhesion of twelve ratepayers, that of four householders would suffice. In both cases, should the local body prove hostile or indifferent, the same quota of ratepayers had it in their power to petition to the Local Government Board direct, the medical officer being in the same position whenever the sanitary nuisance was absolutely evident. The working-class lodging-house laws were also incorporated, and the scope of the Shaftesbury and 1885 Acts considerably enlarged. It will be noted that the range of this 1890 Act is considerable as regards subjects involved and powers given; let it be added that it was extended to Scotland and Ireland.

The 1890 Act was warmly taken up, particularly in the principal English towns, though Scotland looked askance at the rather involved provisions. The Housing of the Working Classes Act, 1900, extended the powers of the local bodies in various directions, particularly as regards their right to erect buildings

outside their district. The 1903 Act was, however, found necessary, partly as a financial drag upon enthusiasm; certain small urban boroughs had borrowed on running account, and others for very long periods far exceeding the probable depreciation of the buildings. The 1903 Act limited that period to eighty years, and it would be sound finance to provide for even shorter terms. Moreover, as regards 'model dwellings,' the 1903 Act enables the authorities to rebuild houses accommodating thirty or more persons of the working class, provided that the Local Government Board approves of the housing scheme submitted to it. The latter, of course, retains the right to compel the local authority to satisfy any requisition by ratepayers as provided in the Housing of the Working Classes Act, 1890, and even to substitute itself if the local body be hostile.

It will be seen that local authorities have in their hands a goodly legal arsenal; they have the power to buy and lease land, to borrow for the purpose, to demolish insanitary areas and to rebuild them, to run the houses as a commercial venture—in a word, to do all things appertaining to a landowner. Further powers are wanted, but before discussing them it should be remembered that, though municipalities have done a great deal, their action has often been fettered by a hidebound and unprogressive Local Government Board. For some inscrutable reason the central authorities seem to look with suspicion upon their local subordinates, so that in many cases

very regrettable conflicts have broken out, and the cause of progress has been retarded. A central body is, I admit it again, a healthy influence, whose larger and more responsible views are of immense value, but it should not be partisan or narrow, otherwise effective means of dealing with its arbitrariness must be found. Public bodies have made use of the powers conferred upon them, particularly the urban authorities in great cities such as London; the work has been undertaken by the Borough Councils in most cases, and in London by the County Council, whose 'progressive' element has long been to the fore as regards the matter. It is obviously not possible, nor is it desirable, to expatiate at any length on the work that has been done, as it would amount to reproducing bulky and easily-available statistics. A few general figures and typical instances will serve our purpose better.

In the front rank of progressive landlords stands the London County Council; in spite of its recent creation that body, which has so often been the target of interested politicians, has accomplished a considerable amount of work in all directions, and particularly as regards housing. I do not propose to take up a brief for this body, whose members are well able to defend themselves; the Council's ventures have not been invariably successful, nor have they always resulted in economy, but I feel no hesitation in asserting that no executive authority constituted eighteen years ago can show such a varied and

successful record. As regards the housing question, it has from the inception been in charge of a special committee of fifteen members, among whom may be mentioned Mr. John Sears, M.P., Mr. W. H. Dickinson, M.P., Earl Carrington, and Mr. Wallace Bruce (Sir William Collins having been a member up to 1904). The activity with which the work has been prosecuted can best be gauged by the fact that practically every part of London has been the subject of inquiry, and that buildings suitable for the housing of the workers are already erected in every direction; the slums have, of course, been the first care. Poplar, for instance, has been provided with no less than twenty blocks, at present inhabited, or practically ready; Lambeth can boast of five, Limehouse and Millbank being also provided for. In all the districts where the workers congregate the influence of the committee has been felt, in Rotherhithe and Southwark as in Islington, St. Pancras, or Holborn; the wealthy districts, the handsome streets of which conceal the stricken slum, have also been attacked, Westminster, among others, now containing nine blocks of dwellings, and St. Marylebone two. It is contemplated, moreover, to extend housing schemes to the suburbs, in view of which the Council has acquired about 850 acres of land at Tooting, Norbury, Wood Green, and Hammersmith; the conditions under which the land has been purchased are so comparatively inexpensive that it is confidently expected that these dwellings will be self-supporting.

Up to the end of March, 1906, the London County Council had provided accommodation for 33,858 persons, calculated on an average of 2 persons per room; at that time 6,526 tenements, consisting of from one to six rooms, were available in blocks or cottages, to which should be added 1,147 cubicles in the Parker Street and Carrington Lodging Houses. The question of overcrowding having been seriously considered, it appears from the report of the committee that 21,798 persons occupied the tenements, or an average of 1·48 persons per room; indeed, overcrowding is practically unknown in the Council's dwellings.

It must not be forgotten that the Council does not only reform housing, its object is to increase accommodation so as to bring down the neighbouring rents that bear so heavily on the poor. In many cases the blocks are built on old sites, and they infallibly increase available house-room by destroying the 'built-out' shop, by increasing the height of buildings, and by making better use of the available space. Thus, up to March, 1905, the Council had provided, or was providing, for 97,064 persons, only 29,068 being displaced, leaving a net increase of accommodation for 68,000 persons. It has been argued that municipalities do not succeed in providing for the real poor—*i.e.*, the unskilled labourers—and it is true that, as regards extreme cases, it cannot do so under present conditions. Thus a portion of the population is necessarily displaced, but there is evidence that a

considerable portion of it finds a home in the new buildings; in 1905-1906 the changes of tenancy amounted to 27 per cent. of the total number of tenements, which tends to prove that the very population which is in need has been catered for; those changes of tenancy are indicative of a hand-to-mouth existence, and this high ratio is the proof that the casual labourer does not always find the Council's rentals beyond his means. These rentals are kept down to a minimum figure, so as to just cover the charges; in Central London they average 3s. 3d. per room, about 2s. 6d. at about four miles from Charing Cross, and 2s. on the fringe. Thus it has been found possible to offer healthy dwellings at prices anything between 50 and 20 per cent. lower than the house speculator's price; the enormity of the demand, and the existing scantiness of accommodation are alone responsible for the fact that rents have not yet been much affected. But proof has thus been given that ends can be made to meet on low rentals, and that demonstration is invaluable.

I say advisedly that these low rents charged are sufficient for the purpose. Up to March, 1905, the Council had expended, including running contracts, over £2,400,000 on housing, and the buildings under preparation brought the figure to £4,948,942. To this must be added about £1,000,000, being the cost of clearing insanitary areas; thus the financial operations of the Council in this direction bore upon little short of £6,000,000, so that it cannot be argued that

the evidence is inadequate, for it extends over many years (in one case thirteen), and over an enormous sum. We have heard a great deal about the 'reckless borrowings' of the Council, but they have not been reckless, as I will show by means of two figures. In 1905-1906 the income from dwellings amounted to £121,583, and the expenditure to £118,922, including interest and sinking-fund; thus there was a profit of over £2,000, the loans being automatically repaid. The only question that need, then, be asked the opponent of the Housing Committee is: Is London doing such bad business when it makes £2,000 by housing nearly 20,000 people in comfort? The question can remain unanswered. It would be an easy matter to multiply instances of the Council's work, but the reader must not be burdened with figures in a work that is intended to prove truths, and not only to collect facts; the exhaustive report of the Housing Committee contains all particulars that may become necessary to the truly interested. Let me only close this very brief analysis of the Council's action with the repeated assertion that it is doing great work, doing it well, and doing it cheaply.

Local boroughs, trusts, and societies have also placed to their credit much valuable work of which we must say a few words. It is impossible to mention every specific case, for, as has already been shown, housing operations are in full swing in practically every British county. In many cases they have been handicapped by the costliness of land, not only

on account of its real intrinsic value, but because as often as not the news that a public body is going to purchase an estate results in organised overcrowding and rack-renting, sometimes even in the creation of bogus workshops and stores; thus the price is inflated to a ridiculous extent; moreover, the necessary compulsory powers of acquisition are often themselves so costly to obtain, and so much delay is entailed that the local body finds it preferable to compound even at a high price.

However, as a fair instance, I would mention the Westminster City Council, not so much because it has done particularly well as because an analysis of its work resulted in a favourable criticism from the *Standard*, a source which cannot be suspected of unduly favouring experiments in municipal Socialism; for that reason I reproduce the following extract from an article published on February 8, 1906:

'THE HOUSING SCHEMES.

'The Westminster City Council has embarked upon schemes for housing the working classes. That is a form of municipal activity which is open to question, but it must be admitted that the arguments in favour of housing schemes have been fortified in the case of Westminster by the special circumstances. The site of the Regency Street and Page Street dwellings was acquired from the Ecclesiastical Commissioners at so low a cost —£82,000—that the Council has been able to build accommodation for 1,600 persons, with all sorts of modern conveniences, and at the same time to let the premises at comparatively low rents, considering the situation, and without any cost to the ratepayers. Indeed, there appears to be a fairly substantial profit on the transaction. With regard to the other block of

dwellings owned by the Council, known as the St. James's Dwellings, these have been built in part by compensation paid by the London and North-Western Railway Company for the part of the Hampstead Road burial-ground belonging to one of the Westminster parishes which was bought by the company; in part, too, out of other funds which the Council had at its disposal. These dwellings, also, are self-supporting. On the whole, therefore, notwithstanding the dangers attaching to municipal housing schemes, the Westminster Council is to be complimented rather than blamed in connection with its own schemes.'

Many other authorities have been equally successful, but the above is a fair specimen of what can be done, as judged by a competent and certainly not over-friendly authority. Many other instances are quoted by that important private body, the Workmen's National Housing Council, to which I shall have to refer further. It is not possible to quote them all, but among them we may note instances of urban, suburban, and rural housing, resulting from municipal effort, and able to pay their way. At Barking a group of 65 houses were built, each containing four rooms, and rented at 6s. 9d. and 7s. per week, or, roughly, at half ordinary tenement rates; at Burton-on-Trent 50 cottages, built out of a projected 151, yielded an average rental of 5s. 6d. per week; at Clonmel (Ireland) 82 dwellings were built at a cost allowing of a rental of 2s. to 2s. 6d. for four rooms and a small garden—a truly extraordinary figure. In this case cheap land, cheap labour, and cheap material were no doubt available, but the rentals were kept at a low figure, which would not have been the case had the

building been erected by a private speculator bent on extracting the maximum from his investment. It will be argued that these are small schemes, in answer to which I will quote Glasgow, whose success as regards municipal enterprise is notorious. The Improvement Trust has cleared 88 acres, and provided accommodation for 6,066 persons in lodging-houses and tenements at rentals varying between 2s. 4d. and 2s. 7d. per single room and per week, and between 3s. 3d. and 4s. 2d. per week for two rooms, which compares favourably with London improvements, and of course considerably undercuts local rents on private land. It were easy to multiply instances in most of our great cities, and in all cases the rentals are lower than on private estates. Hull municipal dwellings average 3s. 6d. per week for two rooms and a scullery, Manchester 3s. 6d. to 5s. for two rooms; Wolverhampton can afford to charge 2s., and Liverpool 1s. 9d. to 2s. per single room, etc.

All these figures, collected by the Workmen's National Housing Council, tend to prove that 2s. 6d. is a very fair rate for a single room, and 3s. 6d. for two; in many cases the rental is much lower. It is unnecessary to argue further when it is recalled that in London, for instance, single rooms average, according to Dr. Sykes, 2s. 6d. to 4s. 6d., and double tenements 4s. 6d. to 8s. 6d. In the one case we have new dwellings at a low rate, with all modern improvements; in the other, dark, small, insanitary housing at rentals too often double. Can a stronger case be

made for municipal housing than the simple comparison of these figures?

Private and semi-philanthropic authorities have also been at work, and are mostly successful, though their rentals usually rule higher than municipal rates, because the interest to be paid is higher. These societies cannot obtain capital at so low a rate of interest as the public bodies, as they have to pay 5 or 6 per cent., as opposed to the 3 or 3½ per cent. demanded on local loans; they cannot hope to vie with corporations, yet their work has been valuable, as their interest is limited, which is not the case on a private estate.

A scientific study of housing questions has been made by the Workmen's National Housing Council, a private body whose object is to induce municipal authorities to provide good houses for the people at cost rents. Its influence is considerable, not thanks to ornamental patrons, but to the fact that it represents over 100 labour organisations spread over the entire country. It was founded in 1898, and is directed by delegates of trade unions and trade councils, various workmen's leagues being also represented. Among its members I may mention Mr. Steadman, M.P., and Alderman Dew; its membership is composed of trade unions, and trade councils, housing leagues, etc., whose subscriptions, varying between £5 and £50 per annum, enable it to carry out inquiry and supply valuable information to the reformer. Moreover, the Council agitates, and arouses public opinion by means of leaflets, indoor and outdoor

meetings, influences the local press, and urges on to effort members of Parliament and local authorities; the value of its work cannot be overestimated.

There are, in addition, private bodies whose functions are executive. The Peabody Donation Fund is a striking example of well-applied charity; it is intelligent charity, as the ventures pay their way and even return 2½ per cent. on the capital; failing national action, it has done a great deal in London to solve the housing difficulty. The fund was started in 1862 by Mr. Peabody's donation of £150,000, increased by a further donation and a bequest to £500,000; rent and interest have brought it to slightly over £1,500,000. Administrative power is vested in the governors, who number among them the Duke of Devonshire, Mr. Walter Long, M.P., and the Ambassador of the United States of America, ex officio. Mr. J. S. Nettlefold, in his interesting book, 'A Housing Policy,' shows that up to 1905 nearly 12,500 rooms had been provided in cottages and blocks, at an average rental of 2s. 4d. per week, including rates, the free use of water, laundries, scullerics, and bathrooms; the majority of the tenants were labourers and charwomen, the unskilled occupations being principally represented. The first residential block was erected in 1864 in Commercial Street, London, E.; at the present time the buildings number nineteen, comprise 5,469 separate dwellings, and accommodate about 19,600 persons, so that the density of the population is about

the same as that which prevails in London County Council buildings, but the number of three-roomed tenements is proportionately smaller, which points to the provision of house-room for a poorer class. The rentals are low, and compare favourably even with London County Council dwellings, but it should not be forgotten that the original basis was charity, and that, therefore, no interest is due on capital: in default of local action it is a valuable help, but the final solution does not lie in schemes such as this. I must note, however, that the Peabody fund demonstrates by its profit-earning capacity that State funds might well be applied in the same manner.

The Guinness Trust is a very similar body; it was formed in 1889 by Sir E. C. Guinness (now Lord Iveagh), who contributed £200,000, to which the Goldsmiths' Company added £25,000 in 1893. This sum has been increased by interest and rentals to a total of £877,674 (December 31, 1906), which forms the London fund. In addition, £50,000 have been applied to the Dublin fund, which is managed by the Iveagh Trust. At the beginning of 1907 there were close on 10,000 persons lodged in the buildings occupying 5,389 rooms, the rent of which, including, hot water, blinds, baths, use of common room, and chimney-sweeping, averaged 2s. 1¾d. per room per week. The position and objects of the Guinness Trust are practically identical with those of the Peabody Fund, except that it aims at housing a poorer class of people, one whose average weekly

income does not exceed 25s. It is open to the same criticisms and deserving of the same praises.

Among the semi-commercial ventures which are of course established on a far more solid social basis than the above funds, I would mention the Artisans, Labourers, and General Dwellings Company, Limited. Incorporated in 1867, its capital is £2,826,880, and its activities have been devoted to various parts of London, where cottages and blocks have been erected; the cottages and double tenement houses vary in rental between 5s. and 12s. 6d. per week, and the block dwellings average 2s. 9d. per room per week, including the free use of baths, sculleries, and wash-houses. It should be noted, therefore, that these rates compare well with those of the London County Council, though the latter has attacked far more serious problems; the company does not devote itself so much to clearance as to the erection of new buildings, so that it does not bear a sanitary load in addition to building problems. Yet, in spite of low rents, the company is paying at the rate of 5 per cent. per annum net, so that it is again shown that proper housing at proper rates does not exclude a fair profit; moreover, the management has been conservative, and has accumulated various reserve funds totalling about £250,000. I should also note a society mentioned by Mr. Nettlefold, the East End Dwellings Company, Limited, which has attacked one of the plague spots of London. Its capital is only £251,440, on which for the last five years it has paid 4 per cent. on preference shares,

and 5 per cent. on ordinary stock. Though it be a smaller company than the Artisans, Labourers, and General Dwellings Company, Limited, its management has been even more cautious, for a reserve fund of £43,000 (or nearly 20 per cent of the capital) has been constituted. The company has housed nearly 7,000 persons, and contemplates an increase in its operations in Bethnal Green; its history, therefore, is again evidence that housing can be good, cheap, and yet sufficiently remunerative.

A slightly different, but invaluable society should also be mentioned, viz., the well-known 'Rowton Houses.' Their object is to provide clean, comfortable, and cheap quarters for single men. These in the poorer parts of London suffer similar miseries to those of married workers; they are usually young and poorly paid, and though they, in all likelihood, have more spare cash than married men, find their lives a misery of solitude that drives them to the public-house. In all ranks of society the lot of the bachelor is an unfortunate one, as he is doomed to the factitious existence of the guest or to that of the solitary wanderer; among the unskilled labourers drink is too often his sole recreation. Rowton Houses, Limited, founded by the late Lord Rowton, and now directed by the Hon. Cecil Ashley, Mr. W. Morris, and Sir Richard Farrant, up to the time of his death, provide a club as well as a room for working men. Their charges are 7d. a night or 3s. 6d. for seven nights, for a cubicle, including the use of dining,

smoking, and reading-rooms, in which books, games, newspapers, and writing materials are supplied free. The excellence of the system receives a handsome testimonial from the fact that the 4,000 cubicles in six buildings are practically all tenanted nightly, and that, as a rule, men are turned away. The company has a capital of £351,580, on which it pays at present a dividend of 5 per cent.; the inevitable conclusion follows.

What are we to conclude from this too brief summary of that which has been done to solve the housing question? In the first place, that an enormous amount of work must be put in hand if any impression is to be created on the overcrowded masses herded in our great cities. No figures are immediately available as to the number of persons that have been rehoused under modern conditions, but all through the latter part of this chapter we have been dealing with thousands, whereas it is notorious that the cry of millions, and, above all, the cry of unborn millions, goes up to us. At the present rate, I am not even sure that housing improvements are keeping pace with the normal increase of population; as human beings are born the pressure must go on, ever more cruel and pregnant with dangers. No one will deny the admirable value of the work of County and Borough Councils on public lines; of charitable funds in the name of common humanity; of disinterested societies who aim at being model landlords. But where is all this leading the suffering millions?

Reform is wanted, and wanted at once, and it is wanted on the broadest, the most pitiless lines; centuries of negligence and of cupidity have left society saddled with such a load that it has not the time to decrease it slowly, for fear it become too heavy in the waiting: it must cast it off, due regard being given to legitimate private interests, but it must be done without delay. This should appeal not only to the Socialist and the Radical, but to the Imperialist, who understands that there is here at stake the future of the race and of the nation; and for that reason let all those for whom Social Reform is not an empty word sink class prejudice and personal interest in the achievement of a giant task.

But how can it be achieved? Mr. J. S. Nettlefold, in his able book, 'A Housing Policy,' makes suggestions which are conspicuously moderate and general, a few of which I reproduce. In the first place, Mr. Nettlefold advises the more rigid enforcement of Part II. of the Housing of the Working Classes Act, 1890—viz., the destruction and rebuilding of insanitary premises. The landlord should not be allowed to let houses unfit for habitation. Should the sanitary authorities condemn unhealthy houses as steadily as unhealthy food, a demand for good houses would immediately follow. Domestic teaching in the national schools, particularly for the girls, also forms a feature. Mr. Nettlefold advises the strict application of the law as to overcrowding and the penalising of those whose dwellings are in a dirty condition. Open

spaces must be provided in every new district on a plan prepared in advance; this must be the case if the provision of open spaces is to be made possible. They must be acquired before tramways and railways have been pushed forward, and even, if possible, before building has taken place, otherwise the cost would be prohibitive. Quoting from Mr. Horsfall's book, 'The Example of Germany,' Mr. Nettlefold advises an extremely important precaution—viz., that the municipality should buy up all the available land in the neighbourhood so as to ensure that future development will be conducted on public lines. This is, perhaps, the most important suggestion, for it is obvious to any interested person that the suburbs of our great cities have, as a rule, been developed piecemeal and without any regard for convenience or beauty. Once the work is done it can only be undone at great cost, before which public bodies necessarily shrink. Moreover, it should not be forgotten that the ratepayers would be making, as a rule, an excellent investment. I do not think anyone will deny that the town of London would not have lost on its bargain had it, for instance, acquired the neighbourhood of Hendon or Croydon some twenty years ago.

Lastly, Mr. Nettlefold suggests an Act for the taxation of land values, with a clause to the effect that landowners should themselves fix the amount on which their land is to be rated or taxed, local authorities having then the right to purchase at that figure. The more original suggestions that the local body should

make the assessment, and that the landowner should have the right to force them to acquire it at the price, is also made, and is a useful corrective to possibly arbitrary action. Mr. Nettlefold also strongly advocates the limiting of public-house licenses by local veto, say on a referendum basis.

The above suggestions are made by a recognised authority, and after all that has been said in this chapter, I do not feel it necessary to discuss them. A few remarks, however, arise naturally. The application of existing Acts is an elementary necessity, for a disused law is worse than no law, and only provides the legal quibbler with weapons. The sanitary authorities are usually energetic as to minor matters, but it is true that the sight of certain slums is evidence that their eyes are not always open to prevailing conditions. As regards the application of the law on overcrowding, nothing can be more admirable, but I am afraid that it would only result in more overcrowding in other neighbourhoods if the supply of houses were not simultaneously increased in proportion to the numbers of the evicted population. Municipal purchase of land is a good solution as regards the future, as it would provide a guarantee for proper extension, and enable the local body to direct it into a proper channel. Such a scheme is analogous to the Garden City, where building takes place on agricultural land, on a prepared plan and on definite lines. The final proposals of Mr. Nettlefold as regards land values are drastic but necessary; it is but fair to say

that the community whose labour and development have created the increment that inevitably takes place in the suburb, possibly served by municipal tramways, should benefit not only partly but by the entire increment; that, however, is a matter for arrangement. Coupled with a purchase clause in the sense indicated by Mr. Nettlefold, such an Act would either bring into the building market the land which is now withdrawn and 'nursed,' or it would result in the appropriation, at owner's assessment price, of properties which the municipal authorities could never obtain under compulsory purchase Acts except at a great cost.

Mr. Nettlefold's proposals, if put in practice, would doubtless go some considerable way towards solving the housing question, but would they go far enough to solve it absolutely and everywhere?

It is to be feared that Mr. Nettlefold's proposals would prove inadequate to the complete solution of the problem, because it is far too complicated a one, and afflicted with deep-rooted evils. Progress would certainly result from the extensive application of the above remedies, but I fear that more radical means would be necessary. In the first place, a principle must be admitted—viz., that no man has a right to exact blood-money because the law of offer and demand or his hereditary rights enable him to do so. If premises cannot pay unless they be run on an unfair or insanitary basis, then they must be run at a loss. Admitting that an area cannot be made 'worth while' for capital to take an interest in it, unless at the price

of overcrowding and immorality, then the area must not come within the scope of capital. Profits earned by capital are legitimate, but they must be legitimately earned.

It follows, therefore, that a standard of housing must be accepted and fixed by law, and that a corresponding standard of rent must be fixed. This is not an extraordinary or revolutionary proposal. The suggestion is that a certain number of persons should always be entitled to a certain amount of house-room, and that the price should be regulated by legal means. I am aware that it is beyond the range of practical economics to schedule all landed property and to fix the rental it shall yield, because values fluctuate to an extent sufficient to render the classification obsolete a few years after; the only available means have already been applied under the Irish Land Laws. The Irish Land Commissioners report for the period 1881-1904 an average reduction of over 20 per cent. of rentals by fair-rent courts. It is a well-known fact that Ireland has always, thanks to its united party action, obtained more advantages than any other part of the Empire. The Land Act, 1902, is striking evidence, and it is permissible to propose that facilities of a similar nature should be extended to districts that need them equally or more. The proposal is a simple one, and resolves itself in the establishment of local courts invested with statutory powers of inquiry and fixation of rents. No tyrannous interference will be entailed if it be provided that these powers can only

be set in motion on an application by residents or the medical officer. This is not an innovation, but an extension of facilities which would allow of the lowering of rentals, when necessary, to a level allowing of proper housing.

Such courts could, however, only deal with cases of over-renting, and might be powerless to cope with insanitary conditions. If a house is unfit for human habitation, the question of high or low rents does not come into consideration; it must be pulled down and re-erected. The suggestion is, therefore, that if a complaint on the subject is made by residents, ratepayers, or the medical officer, an inquiry should be held, and the premises either passed, condemned, or improved. These powers are already in the hands of local authorities, thanks to the last fifty years of housing legislation, but at the present time their application involves huge expenditure; the suggestion is that if premises be condemned, the owner should be compelled to rebuild or improve them *at his own expense*. Such action can only be justified if it be admitted that no man has a right to draw rentals from insanitary dwellings, and I think it necessary to accept it. To ensure that no injustice be done, such a measure should contain a provision that an appeal can be made to a permanent departmental committee of the Local Government Board, whose judgment would be summary, so as to ensure prompt action. Moreover, the owner should have, as suggested by Mr. Nettlefold, the option of declining to

improve and of selling the property to the local authorities at the assessment value of the land, *the value of the insanitary building being counted as nil.* Certainly this is a drastic demand, but again I say, Behold the evil! can it be cured by timid measures?

The provision of bathrooms, water on every floor, adequate lighting space, ventilation, etc., should come within the scope of the improvements that the local authority should be empowered to demand. The details would have to be worked out by a committee of Parliamentarians, experts, and laymen, a fair hearing being given to all parties. The individual must not be allowed to flout public interests, nor must the community fleece the individual; I do not think it beyond the power of the law to hold the balance between both interests. In certain cases there will be hardship, but how much greater the benefit to the many I leave the reader to imagine. These two suggestions alone, rent-courts and compulsory improvements, are the only ones I would add to Mr. Nettlefold's scheme. In no way do they exclude minor reforms that can be introduced, but they are far more drastic and far more necessary. The time for emollients has passed; the most vigorous of means must now be applied. The resistance of private interests would obviously be considerable, but it must be overcome; besides, the landlord is not so black as he is painted by certain schools of advanced thought. If he be thoroughly awakened to that which is happening day by day on

his own property, I do not think he will resist the call of his conscience and of common humanity.

With that belief I close a chapter which has already overstepped the limits of a brief study. The subject is so extensive, and its interest so burning, that it justifies the large number of books already devoted to it. The object of this essay is to place before the reader in a condensed form that which has been done, that which must be done, and that which will inevitably result from the flight of time.

CHAPTER VII

CO-OPERATION

Of late years there has been much talk of co-operation, of its possible applications, of its social potentialities, and of its objects. It has made so many recruits, and enlisted the services of so many enthusiasts, that the movement cannot be ignored, but must necessarily be classed amongst the means of social progress, or relegated to the limbo of reaction. But before any light can be cast upon co-operation as a social tool and its manifestations criticised, it is necessary to come to an understanding as to the real nature of the movement. It is too true that co-operation has not escaped the fate of most social engines originating from the people; it has been gratuitously misrepresented and vilified by a section of a prejudiced and interested Press. Its motives have been misconstrued, its action misreported, and, above all, its very nature has been misunderstood. This proceeds partly, as aforesaid, from the action of classes whose interests are menaced, but many sincere and honest people have been misled because they did not know what co-operation was.

The word in itself admits of so broad a construction

that it includes too much, and leaves the uninitiated in the dark. To 'operate together' can fit in as well with the most antiquated system of feudalism as with the most advanced state of communal labour. The division that prevails in industrial operations, in commercial dealings, or in banking, associates a large number of individuals whose labour contributes to a single result, but that is no more co-operation in the modern sense than the system that associates the ploughman with the horse that draws the plough. No better definition of co-operation can be given than that which is to be found in Mr. Holyoake's valuable work on the subject: 'The equitable division of profits with worker, capitalist, and consumer concerned in the undertaking.'

It may be said that this can be brought about by various means, but the co-operative principle is the only one which absolutely achieves its object, and is exempt from ever reverting to the ordinary form of unregulated work, or lapsing into philanthropy. It has been thought by many that co-operation implied the division of the capital necessary for the successful running of any undertaking into a very large number of small participations, the argument being that all the participants placed in common a certain sum, and derived a commensurate benefit according to the importance of their capital. But that is very far from being co-operation, for two reasons: the one is that nothing in such a system prevents enormous inequalities in the interests of the participants, so that

a single important interested party can control the entire undertaking, disregard the protests of his co-partners, and direct operations in opposition to their wishes. It is joint-stockism, pure and simple. I should be the last to attack the principle of joint-stock companies. They are not perfect systems; they too often lack humanity and interest in social progress, and are prone to resolve themselves into pitiless money-making concerns; but, on the other hand, they have facilitated to an enormous extent the constitution of small capitals, and have educated the world to the knowledge of what it can do by grouping small means until they form a weighty mass. But the principle of joint-stockism differentiates itself from co-operation in another and more important way: it insists upon distinction between two classes —viz., the shareholders and the employees. The first, who supply all the capital, reap all eventual profits, and have sole control of operations; they are separated from the workers, know nothing or little of their wants and their aspirations, and are likely to forget their very existence. The workers, on the other hand, have no sympathy with the undertaking, whose more or less good fortunes do not affect them to any great extent; their sole interest is to execute their particular work in such a manner as to retain their employment, as no improvement in their position is likely to proceed from enhanced profits. The two classes remain separate, and, to a certain extent, antagonistic, as an improvement in the lot of the one

must in most cases be counterbalanced by a corresponding loss for the other. True, they can to a certain extent be merged if the workers are sufficiently thrifty to acquire shares in the undertaking, though it is unlikely, on the other hand, that the fusion can be brought about by employing the original shareholders. Industrial undertakings require the expenditure of such considerable amounts in the period of inception, and a provision for so important unremunerative outlay, that the capital can only be provided by those whose means are sufficient to allow of their depriving themselves of the return on their investment for a lengthy period. The worker cannot afford to do this, and may not be inclined to sink his small fortune in an enterprise the ill-success of which may prove his undoing; he may later on acquire shares, but he will find them, as a rule, unpurchasable except at very much enhanced prices if the company is successful, and thus lose the increment that would have been his had he been an original subscriber. It should also be noted, as a passing reference, that it is perhaps not advisable for an employee to invest all he possesses in the undertaking that provides him with work. Should that undertaking suffer misfortune, he will find not only his employment gone, but the means that would have enabled him to weather the crisis destroyed.

Joint-stock companies can hardly, therefore, be classed amongst co-operative systems, though their principle lies at the root of co-operation itself. Modi-

fications of the joint-stock company system bring it within measurable distance of co-operation. These modifications all resolve themselves into what may be called profit-sharing in one form or another. We have here an approach to co-operation; the employees do not contribute a portion of the capital, nor do they exercise a portion of the control; but it is recognised that part of the increment is theirs by right, in virtue of their efforts. The profits, under such a system, are generally distributed according to a sliding scale, a portion becoming available for *pro rata* distribution amongst employees when a certain amount has been paid to the shareholders. Joint-stock companies or private firms established under this system serve as a connecting-link between ordinary enterprises and co-operative undertakings; they partake of the first in this sense: that the shareholders or partners have sole control of the management, and reap the bulk of the profits and the whole of the enhanced value of their participations; they are akin to co-operation, as they admit that a certain portion of the appreciation of their shares is due to the workers, and they grant them a participation in the profits.

What, then, is co-operation? It is an extension of the joint-stock company system in a direction that can no doubt be inferred from that which has already been said. A co-operative society is an organisation where every employee, in whatever capacity it may be, has a definite interest in the undertaking and a definite share in its control; the benefits of the

society may be restricted to the members, or to the working members, or extended to the public, but the general principle of participation is intangible. If it be desired to particularise, it can be said that a co-operative society is 'an organisation in which every member or employee is a shareholder, whose fortunes are bound up in the enterprise he serves, and who participates in any increment that may accrue to the society's funds from any source.' From these broad definitions it will at once be seen that a close study of the constitution of these societies and their principle becomes necessary, if it be desired to obtain an accurate idea of their nature and of their working.

Co-operation is applied in so many directions that it will at once be obvious that different systems must be made use of, but this only bears upon points of detail; a co-operative society may be composed of shareholders who are all employees, such as may be the case in an industrial undertaking; on the other hand, it may have practically no employees at all, as in building societies and co-operative banks. But, whatever may be their form or object, certain principles preside to the formation of all co-operative societies that have a claim to the name. In the first place, it is understood that every member has a personal interest in the society, defined by the number of his shares, which follows the fortunes of the undertaking, as would be the case in a joint-stock company. But here we come across an essential difference: in most limited liability companies the voting power is fixed

by the number of shares, so that a single large shareholder can outvote his partners if he has the absolute majority. It may be argued that by the fact of his possessing the largest interest he is likely to be the best judge of that which is advantageous, and that he makes no profit if his partners do not; that is not entirely true, as we may easily conceive that the large shareholder may find it advisable to force the company into transactions with himself, by which he will benefit so greatly to the detriment of the company that his profit on these transactions will counterbalance his eventual loss. Besides, a large holder generally wields considerable influence, and may capture the executive machine and pack it with his nominees, when the company will be conducted ostensibly for the benefit of the shareholders, but in fact for his own. All this supposes a dishonest and unscrupulous shareholder; but it is possible to argue against the system even if we endow him with every conceivable virtue. His judgment may be at fault, and yet he will be master of the situation. Should he, for instance, possess 50,001 shares out of a total of 100,000, his opinion will carry the day against the possible opposition of hundreds, thousands even; the majority is certainly not always right, particularly in matters political, but in matters financial it is nearly always so, as it is certain that men will protect their interests, whereas it is not certain that they will do justice to their fellows.

Co-operative societies are alive to the danger, and

have taken steps to cope with it. Some have fixed a maximum shareholding, so that no one can acquire a dominating influence, thanks to the magnitude of his interest and the prestige it confers upon him, but a far more effective means has been found in the limitation of his voting power. No bona-fide co-operative society allows any of its members more than one vote, whatever his shareholding may be. Whether he hold but one share, or as many as the constitution of the society allows, his voting power is restricted to the same figure. The interests of the small holder are thus securely protected, and the expression of his will is certain to meet with adequate recognition. It may be argued that the result is not altogether satisfactory, and it certainly would not always be so if applied to an ordinary company. The articles of association of a well-known limited company provided up to last year that no holder of less than 20 shares should have a vote, 20 shares conferring 1 vote, 50 shares 2 votes, 100 shares 8 votes, every additional 100 shares entitling the holder to 1 vote. The result was that overwhelming interests, backed by expert knowledge, were set at naught, as a holder of, say, 5,000 shares could be counterbalanced by 52 holders possessing altogether little over 1,000 shares. But this does not apply to co-operative societies whose capital is usually small, split up to an extraordinary degree, and held in very small lots by individuals belonging to the same class and of very moderate means.

The principle of government is, therefore, perfect equality of power, irrespective of interest, in the same manner as at the poll the vote of the rich man has no greater weight than that of his servant. The large holder is, of course, not deprived of his proportionate participation; the holder of 100 shares receives 100 times the interest paid to the holder of 1 share—that is purely a matter of equity. Everything is done to parcel out the shares in as small lots as possible; their nominal value is usually £1, and falls sometimes as low as 5s. In most cases they are purchasable on the instalment system, the investor entering into possession of his power as soon as he has paid his first fraction.

At the root of co-operation lies the idea of self-help and of mutual help on an unselfish basis; therefore all members, rich or poor, acquire an equal right to the benefits conferred by the society at as low a rate as is compatible with business dealings. This aim has easily been attained to by the limitation of interest, in most cases to 5 per cent., at the outside to 6 per cent., so that a sufficiently remunerative return is offered to attract independent capital without turning the organisation into a purely money-making concern. Any profits over and above the interest are divided *pro rata* to the purchases of the members or to the wages earned by them, so that the most intimately connected are the most amply benefited. The result is obviously that if the society is successful (and co-operative societies have on the whole, as yet, met

with very great success), the members reap practically the entire benefit, as will be seen further. The society may be run on purely business lines, when the profits remaining after payment of the maximum interest on the shares return to the members in the shape of *pro rata* dividends or new shares serving to extend the scope of operations and to include new members. The shareholders in such a society may not avail themselves of the benefits held out to them, but they have the advantage of possessing a very safe investment at a fair rate of interest. On the one hand, the management of the society is not purely subservient to their views, as their gains are limited and they are not faced with the temptation to increase them by all available means; on the other hand, the society may not desire to extend to any great extent, and will arrange in such a manner as to pay the interest on its shares and constitute a small reserve fund; it will be seen that certain societies make profits of 20, 30, even 40 per cent. on their share capital, the bulk of which returns to the co-operators. If the society chooses to adopt the system of earning exactly enough to satisfy the shareholders, it will find itself able to supply its members with the commodities they require at an exceedingly low rate, securing for them all the benefits that would, in the ordinary course of things, go to private individuals.

The control of co-operative societies is vested in the members, and exercised by any means they may provide for; as a rule, the executive is an elected council,

chosen by the members convened in general meeting, either among themselves, or outside the society if it be considered desirable to include experts. As far as this is concerned, there is but little difference with the management of the ordinary limited liability company, except that the professional director and the dummy director are conspicuously absent.

The general principles on which co-operative societies are formed and controlled can therefore be summarised as follows:

1. Each member to have one vote irrespective of holding.

2. The interest on shares to be limited.

3. All surplus profits to return to the members, *pro rata* to the business done by them with the society.

A few remarks as to the advantages of co-operation, and a note as to the possible perils of the movement entailed for certain classes of society, will usefully supplement the foregoing; they will also make for the proper understanding of the details which must be given in respect of the various undertakings to which co-operation can be applied. The advantages of co-operation are manifold, and vary with its applications; the system extends at present over every branch of commerce, where it has attained to a prominent position. It has entered the realms of finance in the form of popular banking, and, to a certain extent, the ranks of industry. It may be said in general that it aims at securing for the worker or the consumer the

profits which, in the ordinary course of things, go to the enterprising individual who has the necessary capital to establish a store, a factory, or a bank; in many cases it is closed to the general public, who can only participate in the advantages held out to it by purchasing shares in the undertaking. For instance, in co-operative stores, at present the most powerful example of what the movement is capable of, goods are sold at a reasonable price, and, at the end of the financial year, if any profits have been earned, all expenses being paid and a reserve fund constituted, they are paid out to the co-operators *pro rata* to their purchases, either in cash or in shares; thus the members are practically purchasing at wholesale prices from the manufacturer, and using the co-operative store as an engine of distribution equivalent to the middleman and the retailer. Not only must the expense entailed by the store be less than the joint expenditure of the intermediary and the shop-keeper, but the profits of both these unnecessary links are done away with and retained for the purchasers in exact proportion to their expenditure.

It appears useless to dilate on the advantage of this system; not only is it too obvious, but results speak for themselves. Some that I quote further are nothing short of extraordinary. Another important advantage is the possibility of granting to the employees an interest in the business; some societies, it is true, do not allow them to participate, but place them on a wage-earning basis, similar in all respects to ordinary

employment. Those are not co-operative societies of the purest type, as the interest of an individual is replaced simply by that of a community which may be no more generous. A far better plan is adopted by certain societies whose employees must be members; thus they are naturally impelled, not only by the cheapness of the goods, but by their interest in the society, to purchase all their commodities from its store, and to increase its business by all means; the greater the profits, the greater will be their *pro rata* participation. Profit-sharing is not a satisfactory system in an ordinary business, but, applied in this manner and to such an organisation, it is naturally crowned with success.

The above advantages are inherent to the ordinary type of co-operative trading society, but other benefits are reaped by the participants in another application —viz., the building and estate-owning societies. They permit of an estate being bought for a lump sum by a large number of associated members, who can then administer it for their purposes instead of having to submit to the ignorant caprice and the grasping calculations of the builders. As a rule, the interest of the non-co-operating shareholder is limited to 5 per cent., which is so well secured as to make the investment attractive. Beyond this sum all profits return to the members. It is hardly necessary to emphasise how much the latter benefit by the system. In the first place the estate can be developed by them as a whole, with regard to beauty and to convenience,

and with a view to ultimate increase to any necessary extent. But the principal point is the monetary advantage that they reap. In the first place, as aforesaid, a society can often buy a freehold tract of land at a reasonable rate, if chosen sufficiently far afield, whereas an isolated investor can rarely hope to obtain the necessary plot in the midst of an agricultural district at a proportionately low price, and he would hardly be likely to be able to buy the freehold. Besides, even should he do so, unless others follow suit, he will find his house built in a wilderness where it will not appreciate, which would not be the case if the neighbouring land were the property of a society of which he is a member. If he participates in the formation of a township he likewise participates in the increment that infallibly accrues from building operations, as all profits over the share interest return to him; thus the co-operative building society comes into line with the trading company; it cuts out the builder's profit, and appropriates it for the tenant. In addition, it secures for him, in the shape of rental abatements, or rather rebates, all the profits which would have gone to the landlord; in a sense it makes him his own landlord. A more thorough description of the system is given in the chapter bearing on Garden City, which is at present the most perfect existing specimen of the type; it is either a co-operative building society in every sense of the word, or is so closely connected with various organisations of this description as to be practically identified with them.

Again, other applications of co-operation have other advantages. Co-operative banking, for instance, though still undeveloped, offers promise of as great boons. Most men are at times in need of capital in small sums, sometimes so small that they cannot apply to the ordinary bank. If they place in common their small savings, they can hope to earn a satisfactory return, and yet, when they feel the need of it, can obtain loans at cheap rates, as will further be seen. These brief considerations tend but to demonstrate the practical blessings that co-operation confers on the poorer classes of the community; however great and valuable they may be, and however much they may tend to the prosperity, and probably to the raising, of the people, I am inclined to think that co-operation reads a moral lesson of yet greater value. Co-operation encourages thrift, and there is nothing so desirable as thrift, either for the individual or the nation, nothing that is more likely to make either prosperous and self-reliant. But thrift, when practised in solitude, tends to make men selfish and self-centred, and to undo the good it may work; thrift applied in co-operative organisations enables a man to feel himself part of a friendly whole, where all work for one another, where all are equally well treated, and where the efforts of the individuals merged in the common task are productive of indirect good to each man at the same time as to his neighbour. Co-operation unites men, gives them a knowledge of their power, and demonstrates to them conclusively how

little they are separately, and yet what a force they may become when working for a common end, that is, the common good. Ethically speaking, no greater moral lesson, and none nearer the true religious ideal can be taught, and no greater blessing be conferred than the knitting together with close ties both families, communities, and races.

Why, then, will the reader naturally inquire, has a movement fraught with so many advantages met with such fierce opposition at the hands of individuals and groups? The answer is a simple one. Co-operation is somewhat revolutionary, and is really a mild form of Socialism, an application to individual enterprise of the gigantic municipalism towards which modern Socialism tends. To all of us who are not Socialists, it appears the more favourable form and the more natural one; municipal Socialism, however successful it may be in certain undertakings of absolutely general interest and extending over vast areas, is likely to fail when applied to ordinary business that still needs the incentive of personal gain to realise profits on a narrow margin. Co-operation, therefore, has been attacked on those grounds by those who are absolutely opposed to communism in any form, and theirs is a numerous party; as far as I can see, their opposition has been fruitless, and has hardly retarded the progress of the movement. But far more energetic attacks have been delivered by those whose interests are directly menaced, such as local builders, and especially shopkeepers. It cannot be denied that the

latter class is threatened with ultimate extinction by the stores that are being established in all parts of the country; many have already been driven out, and it is obviously impossible for them to make any headway against organisations disposing of greater capital, endowed with a ready-made custom which they take away from the shopkeeper, and able to sell practically at cost price. Sympathy can certainly be felt for individual cases, but it should not be forgotten that the shopkeeper has entered the struggle with the idea of making money, and that he must expect to be opposed; it is a current thing for one trader to destroy another, as do all organisms in life, and a still commoner one for a powerful company or trust to crush out of existence its smaller rivals. There can be no moral or material objection to men forming an organisation to serve their own lawful purposes, and few people will contend that the trader has a prescriptive right to his custom. 'Liberty of individual action' is the cry of opponents of the movement. Granted; but that very demand supposes the right of all men to group themselves as they may think fit for their own advantage, whether it be for personal purposes or for their mutual benefit.

If co-operative societies have met with such energetic opposition, it is mainly because they have acquired local notoriety whenever they have been established in a district for various objects; the fact of their existence and their aims have been brought home to the general public. This has particularly been the

case when their operations have extended over several trades. I have already mentioned various directions in which their activity has been felt, and there are many more in which the system is preparing to radiate. Industrial co-operation is practically in its infancy, and will probably be one of the last to enter into the field; it is a very much more difficult thing to run successfully an engineering or manufacturing undertaking, for instance, than to control a store established for the sole purpose of buying and selling. It demands, above all, the outlay of considerable capital, extending into several hundreds of thousands of pounds, to purchase the necessary scientific plant and erect the extensive buildings that are necessary at the present time; more capital yet is wanted if the enterprise has to win its way among competitors and live through the years that separate it from profitable working. Any co-operative organiser knows how difficult it is to get together even so small a sum as five thousand pounds, and feels the impossibility, at the present time at least, of collecting the capital for a factory; that reason alone would infallibly retard industrial co-operation on a large scale. True, it can be conceived that a small undertaking may grow indefinitely if successfully managed, and notable instances of such development are given further, but it is difficult to picture a co-operative factory on anything like the scale that we have grown accustomed to. A greater objection is the fact that expert knowledge of the very highest order has become essential in modern industry;

should even the pinnacle of technical education become accessible to all gratuitously, it appears doubtful that the necessary brain power would be available if it were not adequately recompensed, which it could hardly be. Indeed, co-operation has been applied in small workshops, but it has usually taken the form of profit-sharing, and has not yet appeared on a large scale on the economic horizon.

A very different tale is that of commercial co-operation; there a small amount of enthusiasm and ordinary ability have placed success within the reach of men who probably would have failed in industry. The commercial co-operative society is purely an engine of distribution; its object is to buy in the cheapest market, from the private manufacturer, any articles for which there is a demand among its members, and to retail them at the lowest possible rate. The society is then nothing but a collective warehouse which exacts but a nominal charge for its services. It is hardly necessary to refer again to the mechanism mentioned above; its success has been unprecedented and shows no sign of decreasing—the statistics given further will demonstrate the fact more amply than any number of words. Agriculture has not been lost sight of by co-operation, and it is held by many that here lies the most important field for its activities; there is certainly no direction where the educational value of the movement can more extensively be applied, for it has to face the class which, in all communities, is ever the most hostile to innovation and suspicious of

disinterested endeavours. Not only is it the most numerous class, but it is the one upon which rests the fundamental prosperity of the world; there is no product of industry, no commercial or financial medium that could not be dispensed with, if necessary, but agriculture and its affiliated industries need no defence; they are of paramount importance, and must ever be in the forefront of national development. It is a well-known fact that, in countries such as Belgium, Holland, Denmark, Switzerland, and Germany, where co-operative agriculture has been fostered by the State and generously supported by the public, the land has been brought to its highest pitch of productivity, and many despised areas reclaimed and compelled to yield a fair return. Great Britain has, until recently, stood aloof from the movement, and is only now awaking to its possibilities. The characteristics of the British agriculturist do not seem to be of the co-operative order, as he is usually enamoured of obsolete methods and disinclined to face experiments; whether that is due to defective education, national temperament, or more likely to a land system, under which a man can sometimes make a living and rarely more, I will not attempt to say. The fact remains that agricultural co-operation has only manifested its existence in a few localities, and in a few directions; yet its field is immense. In the foreign countries mentioned above the system has been applied practically to every agricultural operation; it undertakes landownership (sometimes under municipal control), building, the

purchasing of all necessary implements, seeds, and manures, the organisation of stud farms, the provision of the services of experts, the sale of produce, and its carriage, and in many cases provides the credit for operations of greater magnitude. Nothing that partakes of agricultural operations or promotes the education and comfort of both farmers and labourers is foreign to the movement; the sum total of the benefits it can confer is not yet in sight, and there is no reason to doubt that, with a reformed land system, agricultural co-operation will produce results capable of staggering the world. In Great Britain its applications are not yet very extensive; in agricultural districts the local trading co-operative stores cater to a great extent for the agricultural community, and provide those of their members who are engaged in farming or stock-raising with implements or seeds, but no co-operative society of any importance has attacked the greater problem of organised agriculture. Societies are in existence whose object it is to facilitate the sale and carriage mainly of dairy produce, and the grading of fruit; they are, as yet, neither very numerous nor very powerful, but, as a rule, are prosperous and useful. A few details will be given in this chapter, and will sufficiently demonstrate the advantages that can be expected from co-operation as applied to British agriculture.

Co-operative banking must also be mentioned (though it does not at present figure in the foremost ranks of the movement), as it is the natural and in-

dispensable link between the co-operative organisations that promote industry and commerce. It has done nothing on a great scale in Great Britain, and is not to be compared with the co-operative banks, mainly agricultural, whose field of action is in Germany or Belgium. There the object is to lend out capital to the members, for periods suitable to their operations, at as low a rate as is compatible with the payment of expenses, and of interest on the deposits at a slightly better rate than the one offered by savings banks. In Great Britain co-operative banks appear more often in the guise of friendly societies intended to protect their members against the extortions of small money-lenders, to help them when unemployed, and, to a small extent, to enable them to develop their business by granting them loans at a low rate. It is apparent that this form of co-operation can only be applied to general trading, and made to serve the interests of the working class in small towns, where all the members are well known to one another, and practically unable to remove to another district. This must necessarily limit their operations, and it is, perhaps, not to be deplored, as the creation of large banks on such a basis, even if it were feasible without considerable capital, would again have to face the difficulty of enlisting expert knowledge at a low rate of pay.

As for agricultural banks, though they are in existence, their operations must remain limited in Great Britain to small groups of friendly farmers, and cannot

hope to attain to the German or Belgian standard. This is mainly due to our land system with its complications and obscurities, its impedimenta, such as incomprehensible title-deeds, leases, copyholds, servitudes, rights of the lord of the manor, etc. Until the British farmer can be assured of the tenure of his farm, or, better still, until the absolute freehold of the land can be secured to him, he cannot enter into co-operative dealings of this description; above all, a land registry with an organised transfer office similar to the French *cadastre*, will alone permit of credit being granted to him on a basis both equitable to him and his co-partners, and suitable for the proper working of his land.

Having thus briefly summarised the general system of co-operative societies, it appears essential to give particulars of the results that have been attained to by certain organisations. Strange to say, it is the most important application of the system which can be dismissed in fewest words—viz., commercial co-operation as exemplified by the store. That word and the term co-operation have been astonishingly misapplied and especially misappropriated by companies that have nothing whatever of the co-operative about them. The word 'store,' above all, means in the ears of the public 'a large shop where things can be bought cheaply by using a number.' In reality, these emporia are nothing but ordinary limited liability companies with large capitals, subscribed in important blocks by the wealthy, whose prices are not much

inferior to those charged by private undertakings of equal magnitude, and who pay their employees fixed wages independent of the success of the venture. Their sole claim to originality is the exaction of, say, a guinea per annum, in exchange for a 'ticket' which entitles the holder to make purchases at the store, and, in reality, enables anyone to do so who has the number of this ticket and a guileless manner. Better still, many stores have waived even this minor characteristic, and are open to the public for general trading, the profits of which go to a group of shareholders. These are not co-operative stores in any sense of the word, as there is no suspicion of co-operation between them, their employees, and the purchasers. The real store is created with a small capital, as little as £100, in £1 shares, which enables it to rent a small shop, trade mainly with its members, and capitalise its profits for some years, so as to amass cash for further development. Such organisations exist and flourish mainly in northern provincial towns, such as Leicester (perhaps the most progressive city in England), Huddersfield, Leeds, etc. Little can be said about them that has not already been said, and the general figures that will follow give an adequate idea of their rapid development. It should, however, be said that most of them have diverged from the pure co-operative path, in this sense: that the employees have no interest in the business, and that, again, money-making alone has come to the fore. It is an unfortunate fact that, where an enterprise grows rich and powerful, it

acquires a fatal tendency to oppress its workers and to place those of the eleventh hour below those of the first. That is not the teaching of Owen, and even such an enthusiast as Holyoake bewails the degeneration of the movement that he loved. For that reason mainly it appears unnecessary to give instances of successful stores in detail, though it is interesting to note the extraordinary progress of a foreign store run on pure co-operative principles—viz., 'La Maison du Peuple.' This society was founded in Brussels, and had, in 1885, a membership of 4,000, and a turnover of less than £1,500; in 1903 the membership had grown to 20,000, and the turnover to £180,000. These figures are quoted by the *Daily Telegraph* (February 23, 1906) in a none too friendly criticism of Mr. Holyoake's book. Can a more triumphant instance be given of the possibilities of commercial co-operation and of its past achievements? We are still far behindhand in this country, but such examples can but fire the enthusiasts of the movement and imbue them with the hope that will enable them to triumph over every obstacle.

Industrial co-operation, on the other hand, is still in its infancy in Great Britain, as well as on the Continent, except in one direction, where it is extending at a rapid pace. Attempts, it is true, have been made in other directions. The most interesting one of late years is beyond doubt the National Co-operative Quarries, Ltd., a pioneer company registered under the Provident Societies Act with a capital of £20,000.

The object of this enterprise is to take over the Cook and Ddol Slate Quarries in North Wales, the property of the State (Crown Lands). Capital from any source is welcome, but the fact that the shares will be only 10s. paid on allotment, and the customs of the Welsh quarrymen, who usually work in groups, will make it easy to place the shares in very small parcels among the workers themselves. There is but little doubt that the undertaking will pay, expert opinion being entirely concordant with practical local views. It is confidently believed that this will be a striking demonstration of the possible extension of co-operation to industrial working.

The North Wales Quarries, Ltd., are a similar example. Provided with a capital of £30,000 by various co-operative societies, trade unions, and individuals, they have purchased several quarries near Bethesda. At the end of 1904 they had excavated about 70,000 tons of rock for the purpose of development, and extracted over 8,000 tons of slate in the rough, of which 6,000 tons had been sold, and realised over £11,000. It is still too early to prophesy the future of these quarries, but the conditions of their acquisition and the personality of the shareholders are such that their financial success is assured, at least so far as the remunerative employment of local labour is concerned.

I should also like to mention a striking instance of what can be done with small means by applying the co-operative principle — viz., the Wigston Hosiers, Ltd. This society was formed in 1899 with a capital

of £70. It emerged successfully from its early struggles to gain a footing, and, in 1902, was doing a trade of £2,000. It lived through a crisis of a particularly acute nature, and has now succeeded in establishing itself in the industrial market. Thus its trade went up by leaps and bounds to £8,484 in 1904, to £5,878 in 1905, and to £7,500 in 1906, each year showing a profit over and above the direct benefits enjoyed by the members. This instance is particularly interesting in view of the fact that we see here a co-partnership society successfully competing in a market where it is confronted by the wealthy and scientific hosiery industry of England.

It should not be forgotten that the general demonstration is already made, and that the building industry has shown that co-operation can be advantageously and equitably applied to it. It would follow that any industrial undertakings that do not demand the provision of enormous capital and expert knowledge are well within the reach of co-operation. The oldest instance is probably the Tenant Co-operators, Ltd., founded in 1888 on the usual system, every tenant being a shareholder, the profits being returned *pro rata* to the rents. This society extends over an indefinite area, and has built houses wherever it could buy land at a cheap rate in the neighbourhood of London; thus, while it realises the principle of co-operation (as noted in Miss Sybella Gurney's useful leaflet), it does not 'favour those arrangements for open spaces, halls, and other

developments of social life which will be a natural outcome of the scheme elsewhere.'

A very different record is that of the highly successful Ealing Tenants, Ltd., whose capital in £10 shares, being unlimited, allows of any desired extension. The usual principle of 5 per cent. on the share capital, and 4 per cent. on the loan stock has been introduced; both offer a valuable investment, as it is guaranteed by the total rentals, which are likely to remain more than sufficient. It should, indeed, be remembered that the tenant has an interest in the preservation of his house in very good condition, so as to save expenditure in repairs, and increase the surplus in which he participates, and, in addition, the investor has the security of the tenant's share capital, which can be drawn on for arrears of rent. Though it was only started in 1901, by the purchase of land adjoining Woodfield Road, Ealing, its progress has been rapid and continuous. The following short table supplies ample evidence of the fact:

	Members.	Share Capital.	Loan Stock.	Property.
		£	£	£
January 1, 1903 ...	59	1,442	2,866	10,287
January 1, 1904 ...	88	2,580	3,915	17,388
January 1, 1905 ...	128	4,700	7,455	26,800
September 1, 1906 ...	166	8,658	12,944	52,451

The difference between the value of the property and the total of the share capital and the loan stock is, in each case, accounted for by mortgages, the raising

of which was necessitated by the rapid development of the estate. It is a matter for congratulation that the Select Committee on Housing of the Working Classes Acts Amendment Bill, in their report published in December, 1906, recommend that the Treasury should lend money to similar societies as this up to 75 per cent. of the security, and upon minimum terms—that is, at about 3 per cent.

At present the estate houses over 850 people in 120 houses let at low rentals, from 10s. 6d. per week, including rates and taxes, and is endowed with tennis and football clubs, in addition to which a large common hall will shortly be erected. The estate consists of 37 acres, which will admit of the construction of 500 houses, accommodating 2,000 people, so that it is far from having attained its maximum development. The Sevenoaks Society is of more recent growth, having been promoted in 1903 under less favourable conditions. The machinery is identical, and within more restricted limits its aims are similar. It has at present land for twenty-five houses only, but so advantageously situated that it will be possible shortly to extend the operations of this very recent recruit for the ranks of co-operative building on a site recently acquired. The very same remarks apply to the Garden City Tenants, Ltd., whose field of operations is on the Garden City Estate, where they successfully co-operate with that splendid social scheme. There a co-partnership building society works hand in hand with one of the greatest and purest social

attempts actually in being, so that an even more brilliant future should be in store for the society than that of the Ealing Tenants. The conclusion to which we are naturally driven is that an extraordinary future is open to co-operative building, probably a greater one than to commercial and perhaps industrial co-operation; the system is most likely to solve a question of more pressing interest than even industrial organisation — viz., housing. The action in this matter of the organisation known as the Co-partnership Tenants' Housing Council cannot be over-estimated. Established under the auspices of the Labour Co-partnership Association, it has already had considerable influence, and done valuable work in the matter of housing. Favoured with the adhesion of such well-known individuals as the Earl of Stamford, Lord Brassey, Sir John Brunner, M.P., Mr. Edward Cadbury, Mr. W. H. Lever, M.P., Mr. R. A. Yerburgh, Mr. Ebenezer Howard, etc., and especially with the services of enthusiastic helpers such as Mr. Henry Vivian, M.P., and Miss Sybella Gurney, it can but give yet greater impetus to the movement and hasten the solution of this burning social question.

Wherever the need for building makes itself felt a co-partnership society can take root. It need be only on a small scale, though capital is daily more easily obtained for such undertakings; but it is preferable that it should be on as great a scale as possible, so as to obviate the danger of developing a district to a small extent, and then seeing the

co-operatively owned land surrounded by the buildings of individuals who will reap what the pioneer society has sown, and place in its way the very difficulties that it was created to avoid. That can be met only by capital and yet more capital, but there is no reason to expect that the daily increasing repute of this form of co-operation will fail to bring in the necessary funds.

A less brilliant record is that of agricultural co-operation for many reasons, most of which have already been enumerated. The prospects are, however, excellent, and there is no reason to expect that this form of mutual support will not advance in Great Britain as it has on the Continent, thanks to the spread of education, and to the special propaganda of the Agricultural Organisation Society. A leaflet issued in 1903 by the Board of Agriculture is most sanguine when dealing with the possibilities of co-operative societies for collective purchase and distribution, and points out their advantages in convinced style. As regards the Agricultural Organisation Society, I would mention that it is making rapid progress. In 1901 it had 517 members, and a turnover of under £10,000. At present its membership is 10,000, and its turnover £350,000 per annum. More striking and detailed figures than these are given in the record of the Irish Society further in this chapter.

Co-operative distribution is a form which offers great possibilities in connection with the question of the economic carriage by rail of agricultural produce. Many of the complaints made by farmers of the

excessive and preferential railway charges arise from the fact that the consignments concerned are not sufficient in bulk to enable the companies to handle them with profit at the lower charges at which they convey larger consignments. In such cases the remedy would frequently be found in the formation of a co-operative distributing agency, which would undertake the collection and packing of small consignments to make up truckloads for dispatch at regular intervals.

It is, indeed, a well-known fact that agriculture can, and does, pay if a market is easily reached. Failing a sound scheme of railway nationalisation which would cater for the public and not exploit it for the benefit of the Budget, it seems that these societies are more necessary than either the cultivating or the purchasing societies. But little or nothing has been effected in this direction, and that which interests this part of the present chapter is less that which can be done than that which has been done.

The purchasing agricultural co-operative society has been in existence for many years, the oldest, quoted by the Board of Agriculture leaflet, No. 97, having been created in 1868—viz., the Lincolnshire Farmers' Association. This society has as an object the purchase of superior chemical manures, and the supplying of them to members at cost price. In addition it undertakes the testing of these manures free of charge, and their delivery free within a certain area. The basis is strictly co-operative, as no profits

are made on transactions, expenses being defrayed by a levy of 2d. per acre on each member's land, and a fee of 1s. per ton of goods ordered. The result has been a considerable decrease in the price of chemical manure, and thereby an extension of its use and the promotion of intensive cultivation. An idea of the importance of the society will be gleaned from the fact that in 1901 it distributed 6,400 tons of superphosphates to members, and had a turnover of over £19,000. A somewhat similar body is the Hereford Co-operative Fruit Grading Society, Ltd., of more recent formation. Not only does the society undertake the expert operations indicated by its name, but it offers to supply its members (who are only required to hold an ordinary share of a face value of 5s.) with seeds, artificial manures, agricultural machinery, feeding-stuffs, etc., at the lowest wholesale prices. In an agricultural district such as Herefordshire there is no doubt that it will prove equally useful and successful —indeed, at present its turnover is about £600 a month.

Trading societies are less numerous than supply societies, because produce differs to so great an extent that, unless a great centre, such as London or Manchester, is within reach, the sale is so uncertain as to entail losses; this, of course, applies only to vegetable stuffs, and not to cattle or dairy produce, which are mentioned further. A small but successful instance of a trading society is given in the same Board of Agriculture leaflet—viz., the Muskham Agricultural Society. It was started in May, 1899, with seventeen

members and a share capital of £16. In 1900 it had already increased to thirty-eight members, and its turnover was £365. The society purchased a reaper and binder on the joint personal credit of the committee with money borrowed from a bank, and let it out to members at a charge of 4s. 6d. per acre. The result at the end of the season has been the liquidation of the debt, so that the society now owns the machine, and can make use of it at a nominal rate sufficient to cover wear and tear, and ultimately provide for its renewal.

A far more extraordinary instance of successful trading is quoted in a *Westminster Gazette* editorial—viz., the Framlingham and District Agricultural Co-operative Society, which was formed early in 1905; after eleven months' trading it had 150 members. In the first five months of its career it made a profit of 32 per cent., and in the last six, of 43 per cent. In half a year it collected and sold more than 250,000 eggs. It has now got railway stores, with accommodation for eight trucks, and proposes to sell wood, lime, cement, salt, feeding-cakes, maize, coal, etc. The future of this society appears to be a brilliant one, as is, on the whole, the case with most dairy societies, of which it is necessary to say a few words.

The Board of Agriculture leaflet mentions that it is in Ireland that the movement has made most progress, under the auspices of the Irish Agricultural Organisation Society, formed in 1894. At the beginning of 1906 there were in Ireland 835 farmers' co-operative

societies, with a membership of over 85,000. These included 151 agricultural societies, 331 dairy societies (and auxiliary creameries), 282 agricultural banks, 25 poultry societies, 49 home industries societies, 18 beekeepers' societies, and 26 societies with miscellaneous objects, such as the promotion of the flax industry and fruit-growing, and including also four federations of societies. The accounts for 1905 of about 650 of these societies, with a membership of over 80,000, showed a paid-up capital of about £170,000, and a loan capital of about £184,900. In most cases the capital was divided into £1 shares, held mostly by members, purchasable by instalments and taken up, as a rule, in proportion to the number of animals kept, at the rate of £1 per animal.

These 650 societies possessed buildings and plant of considerable value, and had a turnover of well over £1,500,000; the dairy societies alone deal with 50,000,000 gallons of milk and 20,000,000 eggs per annum. All the societies, after deducting expenses, showed a profit, to which must be added the incomparably greater advantages derived from the purchase of commodities and the obtention of credit and ready markets at nominal rates.

An analogous manifestation of co-operation is the formation of egg and poultry societies. It is a well-known fact that the bulk of the eggs consumed in British cities are of French or Dutch origin, and, as they are obviously not fresh, offer no inducement but their cheapness. The National Poultry Organisation

Society has been formed to cope with this importation, by collecting and selling the eggs without delay, and by preparing table poultry for consumption. It promotes the formation of local societies and, after registration, grants them the use of its trademark as a guarantee of quality. The local societies are, in a sense, a depot for their members' use, where eggs are received, collected, branded, and at once dispatched. The Board of Agriculture leaflet 111 points out that at several depots the returns to poultry-keepers have increased by 30 to 40 per cent. as compared with the old system, owing to improved quality. It also quotes the very successful work accomplished by the Eardislaw (Hereford) depot, which, in the twelve months following on its establishment, sold nearly 90,000 eggs of perfect quality. The Bradley and Harmingsham (Wilts) depot is, perhaps, the most extraordinary instance of what can be done with small means and enthusiasm; founded in 1901 with a capital of £37, it sold 115,000 eggs in one year at a profit.

Many more instances in every direction could be given of similar performances, but sufficient has been said to make a powerful case for agricultural co-operation. It may be said that the operations are on a small scale; true, but the object pursued by the Agricultural Organisation Society, and the National Poultry Organisation Society, is not the concentration of agriculture in their hands, but, on the contrary, its decentralisation, and the grouping of small holders,

dairymen, and farmers in societies whose action is all the more powerful in so far that it is more restricted, to connect all these groups by affiliation, and to direct them by their influence, by their assistance and advice, into a progressive channel. In conjunction with small holdings there exists, perhaps, no more potent means of agricultural salvation than the development of mutual assistance, which is nothing but vicarious self-help, if fostered with diligence and properly educated and guided.

A few words should be devoted to the application of co-operation to the organisms which play in society the part of connecting-link between the various manifestations of human energy—viz., banking. The importance, the necessity of banks, is challenged solely by the irreconcilable adversaries of capitalism, who would destroy that which they do not possess. Capital cannot disappear; we may differ as to its attribution, and as to its participation in the profits of human industry, but it is inconceivable that its 'suppression' should be desired. Few but irresponsible extremists advocate such a course, and the majority of Socialists adhere to the policy of placing capital in the hands of the community; an academic discussion as to the advisability of such a proceeding would be sterile, as the object of co-operation is not the accumulation of capital, but the satisfaction of wants.

We can, therefore, take it for granted that the popular theory that banking is necessary is a correct

one. No better proof than its services is needed, and in no direction are they likely to become more valuable than among the very class that banking ignores. It is an error to think that vast enterprises are alone in need of funds for their development and their prosperous working; indeed, thanks to their large capital, to the great number of persons interested, and to the commercial fame that attaches to a successful undertaking, they rarely find it difficult to procure the capital they may stand in need of. The services of banks are required by them for their current business only, and in most cases they are but their cashiers. In smaller businesses the rôle of the banks is a more important one, as they alone are in a position to know the borrower sufficiently well to discount bills, to grant him loans, and to give guarantees on his behalf. Yet most banks stop short at the small customer; they are unwilling to face the extra work entailed, and the extra risks which become greater in direct proportion to the number of customers. It is difficult to find an important bank willing to accept balances averaging £20, and yet, for many small traders, £20 is a fortune. These small traders and their companions in financial mediocrity, such as the clerk and the workman, find themselves restricted to the savings banks; however useful the latter may be in so far as they promote thrift, they do not provide for the necessities of those who are in need of temporary accommodation; they are cashiers only, not bankers. In a word, they do not realise the essential function of banking—viz., the

bringing together of the borrower and the lender for their mutual benefit, and that of the intermediary. It is with these needs that co-operative banking must cope, and it can do so only by the formation of special societies. The most important, without doubt, is the Urban Co-operative Banks Association, the object of which is to promote the formation of popular co-operative banks in the towns and cities of the United Kingdom. Its leading principle is that co-operative banks must be formed, composed, and governed by the working people themselves, with only such friendly guidance from members of other sections of society as they themselves invite and approve. This formula is contained in one of the society's leaflets, and needs no elucidating. The public for which it caters is exclusively composed of clerks, workmen, and small traders, who are educated and encouraged to group themselves so as to constitute a small nucleus of capital, to be administered by themselves, under the friendly guidance of the Urban Co-operative Banks Association.

This association issues for this purpose leaflets explaining the principles and the methods to be followed in the management of such a bank, and also full details as to the necessary formalities that must be complied with at the time of formation. It also gives the necessary technical information as to books and forms, and as to the method of keeping the accounts. Beyond this, it is anxious to give every assistance to co-operative banks in the shape of informa-

tion as to book-keeping, general banking, etc. That there is a vast field for its activity is clearly demonstrated by the following fact, quoted in one of its leaflets:

'*Case of the Average Costermonger in regard to Productive Credit.*—It is a common custom for such to borrow £1 from Friday to Monday, and to pay from 1s. to 5s. for the accommodation, this being equal for three days to anything between 600 and 3,000 per cent. per annum.'

That is a monstrous case, but it is a frequent one, and clerks, workmen, shopmen are in the same position; in default of sufficient savings or of adhesion to a friendly society whose benefits are severely limited, they are the prey of the usurer, whose demands by far exceed the most voracious exactions of the fashionable moneylender. The Urban Co-operative Banks Association proposes to cope with the evil on organised lines, and puts down definite principles to that effect. It imposes upon prospective co-operators that only persons of good character must be admitted to membership, as the credit and usefulness of the banks are largely dependent upon the honesty, industry, and sobriety of their members. Membership is obtained by subscribing at least one share of 5s., 10s., or £1, as may be found advisable, payable by instalments if necessary, which limits the liability of members to the face value; a small entrance-fee can also be charged.

The Urban Co-operative Banks Association also makes a strong point of the limitation of the area

covered by each society, so that the character of applicants for advances should be either well known or easily ascertainable. Whatever a member's holding may be, his voting power remains the same. The banks promoted by the Urban Co-operative Banks Association are managed by an elected committee, whose duties are the granting of advances, the fixing of the rate of interest charged for loans and paid for deposits, and the general administration of the society. A council of supervision is also elected for the purpose of checking the management, and keeping it in close touch with the unofficial members.

Loans are granted to members only and solely, says the Urban Co-operative Banks Association's leaflet, for purposes which, in the opinion of the committee, are wise and remunerative. As the dividend on shares is limited to 5 per cent., the rate of interest on advances is maintained at a low level, so that, on small sums, the charge is infinitesimal. In the case of the costermonger mentioned above, to charge him ½d. for the loan of £1 for three days would still be at the rate of 25 per cent. per annum. The advantages conferred upon the members do not, therefore, consist in dividends, but in far more important services rendered outside the bank.

Capital is obtained not only from shares, but also from deposits, on which a larger interest than that paid by the Post Office can easily be allowed, so that thrift is encouraged, and the mutual support of members fostered. The security is the entire paid-up and

unpaid capital, regular statements of accounts with yearly public audit being forthcoming.

The Urban Co-operative Banks Association registers the local banks, which receive free a complete set of books, with instructions and model rules, in addition to the assistance that a national association can alone bestow.

The movement is still in its infancy, but it is full of promise, and develops as quickly, at least, as agricultural and building co-operation. At the present time eight co-operative banks are affiliated to the organisation; three have been established in London, viz., in Stepney, Limehouse, and St. Pancras, the others devoting their activities to Newport, Birmingham, Hull, Blackburn, and Hitchin. The testimony of the secretary of the Stepney Bank is evidence that the movement has a future; the deposits rose from a little over £40 to £327 after three years, and one year later to £536, the increase during that year being particularly notable, and proving once more that, when such an organisation is well started it does not stop half-way. Equally favourable reports are sent in by the other banks, every one of which keenly appreciates the necessity of identifying the interests of borrower and lender by the suppression of intermediate gain. As has been acknowledged above, the movement is still in its infancy, but it is daily gaining in power, and extending its radius. By degrees the working classes are being educated to the advantages of grouping their financial means as they have grouped

their political power. Whatever the opponents of trade unionism may urge, they will surely have nothing to argue against organisations whose sole aims are those named above. To encourage thrift, and to fortify men's independence by giving them a stake in the world, is to confer upon them responsibility, and responsibility leads to morality; to encourage mutual help is to bring out the best in man and in its best form, so that it may be hoped that, with both these ends in view, co-operative banking may become one of the most valuable engines of social progress that the co-operative principle has as yet been applied to.

A few figures will give a more exact idea of the extraordinary development of co-operation as a whole. It is not generally known how important the movement has become, and how extensive its membership and dealings are: The commercial or trading societies are usually small, but their turnover and their membership are enormous. The industrial societies are not yet very numerous, but their operations also extend over very large sums. The first being easily founded and easily supported, aggregate in this country the total of 1,614 at the beginning of 1906, and a membership of 2,259,479, or over 5 per cent. of the total population. When it is remembered that every member is a shareholder, and that, as a rule, but one member of a household is interested in a society, the extreme diffusion of the movement is all the more apparent; Mr. Gray, the president at the last congress,

estimated the interested at 9,000,000 persons. But it is not enough to show the numbers of co-operators; it is far more important to demonstrate the success of their operations. The following figures are eloquent in that respect: In 1905 these societies did a business of over £66,500,000, on which a profit of £9,559,238 remained for division among the members, which allowed of an apportionment of 2s. 6d. in the £ as a dividend on purchases. This business was carried on by means of a share capital of £30,247,194 in shares and loan stock; it is interesting to note in this connection that the average holding of each member was about £13 10s., so that the encouragement of thrift is fully demonstrated. It is too well known that few working men outside the ranks of the co-operators ever amass as much; in this case theirs is a good investment, as it must not be forgotten that in most cases the above-mentioned capital is receiving double the interest allowed by the savings banks over and above the average dividend return of 2s. 6d. in the £ on purchases. The commercial societies are closely connected with the industrial societies; in many cases they manufacture themselves many of the articles sold in their shops. 'The *Daily Mail* Year-Book' estimates the actual value of these goods at £5,000,000 per annum. At all events, the co-operative stores are the principal customers of the industrial co-operative societies; these, at the beginning of 1906, numbered 141 societies and 33,467 members (including those distributive societies who are members), and did an

annual trade of over £3,500,000. Their profits in 1905 aggregated £204,663, of which, after payment of interest on capital, over £20,000 were divided between the workers in proportion to their wages. The results are thus still better than those shown by the commercial societies, as the average profit per member was about £6 2s., whereas the commercial societies only show a profit of £4 5s. per head. This augurs well for the movement, and it is hardly doubtful that industrial co-operation will eventually attain to yet more brilliant results, with far deeper social effects than commercial co-operation can ever hope for. An interesting offshoot of the commercial co-operative society is the wholesale co-operative society, of which there are two, the English and Scotch organisations. The distributing groups, as soon as they had amassed sufficient capital, and had established their position, felt that wholesale profits could easily become theirs, as well as retail profits; they therefore founded these two societies for the purpose of wholesale trading with themselves, and supplied them with the necessary capital. The profits are returned to the distributive societies in proportion to their trade with the wholesale societies, the members of the former thus benefiting again in an indirect manner. In 1905 these two societies totalled a turnover of over £27,500,000, the profits being £635,873; the banking department of the English society deals annually with £45,000,000 to £50,000,000, and the society has also eight steamships employed in the importation of Continental

produce. Production was mentioned above as one of the objects of the wholesale societies; it has not been neglected, for in 1904 the factories of the two groups produced manufactured goods on which a profit of £165,000 was realised. This figure should by rights go to swell the profits of the industrial societies, which would further emphasise the growing importance of that movement.

It has already been recognised that, in many cases, the co-operative movement has driven out of the field many small traders, against which it has conferred on the community at large not only the boons already mentioned, but it has provided increased employment; over 100,000 persons are in the pay of the co-operative societies, many of them interested by shares, so that the greatest good of the greatest number has certainly been promoted.

A few complementary figures (extracted from the Report of the Co-operative Congress in 1908, which is more complete than any subsequent report as regards this matter) will demonstrate the importance of the building operations which now figure so prominently in the co-operative programme. At that time 844 societies had expended over £8,100,000 on houses owned by themselves or sold to members and on advances belonging to the members, the total number of houses dealt with being 87,267. It is not exaggerated to estimate the population affected at 175,000, so that here again we have an organisation that radiates over a considerable area susceptible of immense exten-

sion. From 1903 to 1904 the increase in the value of houses owned and sundry investments was about 5 per cent., the total increment being effectively secured for the co-operators themselves.

To sum up, a few figures may be given that relate to all co-operative societies from 1861 to 1905. During that period, the first years of which were too often stormy and extending over 44 years, a total trade of 1,564 millions was done; the mind reels in presence of such a figure. The total profit due to these operations was £153,000,000, a more understandable figure, equal to about 80 per cent. of the average yearly Budget of the British Empire during the last few years. Out of these profits about £30,000,000 were passed to capital account, and served to extend operations, the remaining £123,000,000 having been returned to the co-operators in proportion to their personal dealings. In the face of such figures can it be said that co-operation is either a vision or a failure? True, it has not done all that its enthusiasts had hoped; it has not become the levelling engine dreamt of by Owen and Holyoake, and it is not within the limits of this chapter to deplore the fact or to exult over it. But it has proved the means of concentrating in the hands of the closely interested the profits that they would have wasted in the ordinary course of trade; above all, it has made them thrifty, has increased their independence, and given them an interest in industrial and commercial development that can but earn the approbation both of the enlightened

Socialist and of the most sincere supporter of Imperialism. It only remains to ask ourselves what the ultimate future of co-operation will be. Beyond any doubt the organisations that are now prosperous will continue to flourish and to extend; the stores will sell more goods, the factories turn out more products, the banks will lend more money; more houses will be built, and more land will be tilled. There is no limit to the development of co-operation; it can be conceived that, in course of time, it will be found to the advantage of all men to obtain the membership of the various societies; but here we border upon Utopia, as such a hypothesis supposes practically the employment of all men by co-operative societies. If every man belonged to such a body he would naturally buy all his necessaries from that society, so that private enterprise would automatically die out. On the one hand, this is highly desirable, as the community would thus secure for itself advantages which, in the ordinary course of things, would go to private individuals; on the other hand, it can be doubted that the wholesale organisation of the world on a co-operative basis would supply the necessary driving force provided by personal interest, and which is responsible for progress. Many theoretical Socialists scoff at 'progress,' but they generally forget that industrial progress is necessary if we are to feed the ever-increasing population of the earth. Progress, properly regulated, is essential for humanity, in the same way as territorial expansion is necessary for a growing race. Co-operation must

affect the individual in the near future; it may not trammel his liberty of action, but it will fetter the exercise of his personal ambition by limiting its scope, and, above all, by depriving him of opportunities; slowly co-operation, unless it suffers from a severe reaction, must oust the individual from trade; it may oust him from industry and agriculture; it is very likely to supplant the builder when its political influence will have modified the land-laws. The enthusiast sees for the movement a glorious future of absorption and domination of the world; it is too early to prophesy, and, given our ignorance of the ultimate incidence of co-operation, too early to support or attack it. However, for the reasons already given, it is justifiable to look upon co-operation as an engine of social progress from whose beneficial action no man is likely to be shut out. The State has, as yet, adopted either a neutral or a favourable attitude towards the movement; in most cases with the apathy that characterises the organised civilised communities of the day, it has taken but little notice of the infant giant, or has favoured it with patronising and friendly criticisms at official banquets. Yet, let no State mistake the import of the movement; unconsciously it tends towards the creation of an industrial state within the body politic, capable of annexing the sources of wealth upon which the State depends for its action, and thus of controlling and directing it. In a word, it is the most certain means of 'capturing the machine.'

As far as the benefits that it confers upon the worker

are concerned, it is easy to follow co-operation, to wish it well, and to further its objects by our efforts; further than that, none but the Socialist can go. For him, co-operation leads to economic dreamland; his awakening will possibly be a rude one. For those that belong to other more or less enlightened parties, it is a means of promoting the well-being of man, and as such it can be hailed as one of the most powerful forces that have ever been applied to the solution of human miseries; as such it can be recognised as holding out at last a prospect of prosperity yet unknown to the world, and which its own efforts alone can secure to it for ever.

CHAPTER VIII

THE TRUST PUBLIC-HOUSE MOVEMENT

At the present time there is, perhaps, no question that arouses more interest and awakes more violent passions than that of drunkenness and its eventual suppression. There can hardly be men more earnest than the supporters of the temperance movement, and, for that very reason, too often men more bigoted and mistaken; it is the fate of strong views that they should easily become prejudices, and it is, perhaps, true to say that no cause can prosper without extremists. Many temperance reformers have for years been crying in the wilderness, the impossibility of their ideal being equalled only by the energy they expend in its prosecution; their demand is for prohibition, and, for that reason, they appear unwilling to accept any half-solution, the result being that until recently nothing has been done. Were prohibition pure and simple within the range of practical economics, I feel convinced that many thoughtful men of all parties would welcome it, if it were the only alternative to the existing state of unbridled license.

The advocates of the Trust movement differ in this from those earnest workers whose views are more advanced, that they see no reasons why alcoholics should not be indulged in in moderation; that they believe that a man need not be an abstainer if he wishes to avoid being a drunkard; and, above all, that the consumption of alcoholics does not infallibly conduce to eternal damnation.

Face to face with these two sections of the temperance party stands the Trade; in the main, though its leaders occasionally protest that they have no desire to promote drunkenness, its aim is to sell, and sell as much as it can; any other attitude would be surprising from a business point of view, and, morally speaking, though it is a terrible trade, it is no crime to be a brewer, any more than to be a landowner or a capitalist. Secure in its vested interests, in possession of 80 per cent. of the public-houses in this country, it surveys with Olympian calm the occasional attempts that are made in Parliament to oust it from its position. There are too many brewers in the House, it is said, just as there are too many railway directors, and the obvious consequences follow in the train of that evil.

Before describing the most effective attempt that has as yet been made towards solving the drink question, we must ask ourselves whether drunkenness itself can be suppressed. I am inclined to think, supported in this by many physicians, that individuals who have for many years indulged in alcoholics to an excessive extent are so deeply modified, both physically

and morally, as to be incurable; if not too far gone they may sometimes re-enter the ranks of society, but, as a rule, they are so badly damaged, physiologically speaking, as to become a danger to future generations. Our concern is not with these, whose care devolves upon the alienist. A matter of far greater interest than the cure of drunkenness is the prevention of future drunkenness; the evils of to-day are as nothing in comparison with those of to-morrow and after. If alcoholism were allowed to spread at will, as it did up to the last few years, the most gruesome consequences for humanity might have been confidently predicted. The outlook is hopeful, for it appears certain that if drunkenness cannot be cured it can be prevented. A certain section appears to think that the lower classes, *i.e.*, the unskilled labourers, who no doubt contribute most victims to the tragic roll, are constitutionally drunken and vicious, and that nothing can redeem them. The exercise of a modicum of common sense should set such a theory at rest; a large portion of the working classes not only does not drink to excess, but contributes the most numerous and most earnest workers in the cause of temperance. The other section owes its downfall, except in certain cases of natural vice, or rather weakness, to many causes, invariably traceable to two root-evils, bad education and bad housing.

Why, indeed, do the skilled workman, the small tradesman and his assistant, the clerk, the business and professional man, abstain from excessive drinking? Are they on a higher moral plane, or are they deterred

by the fear of the consequences of drink? Partly so, perhaps, but the real reason is further to seek: it is because they are sufficiently educated to have acquired interests in life, to have cultivated tastes which may or may not be intellectual, but which are definite and sometimes numerous; they have, in a word, other resources than the public-house. Education will partly solve the drink question, but it will only partly do so if other evils are not simultaneously removed. Education cannot do everything, though some of its supporters appear to think so; it can provide the working man with a more useful wife than the State school seems to produce; she may ultimately abandon learning the mandoline, and clay modelling, in favour of the art of boiling a potato; at the present time, she too often is thoroughly incapable, and follows her spouse to the public-house. Education may raise both the man and the woman of the lower classes, but this will be of no avail if the surroundings in which they are placed are not suitable. Man, like most animals, has a tendency to revert to the original and lower type; if the conditions under which he is placed are such as to militate against his intellectual development, he will, as a rule, very soon go downhill, and that is what must happen under our present housing system.

We touch here upon the second root-evil with which we are at once faced; its connection with drink is more fully developed in the chapter on 'Model Dwellings,' but it is so inseparably connected with the

temperance question that I cannot entirely dissociate it. I have mentioned education as a force, but education is useless, education is nothing, if the poorer classes cannot be housed adequately; how can education be expected to profit a child if it be compelled to live in an overcrowded slum, and, worse still, in a tenement of one or two rooms where it is herded with half a dozen or more unfortunate beings of all ages and both sexes? The result is obvious: the father and mother of the family fly to the public-house, their only refuge, except the free library, which they have not been taught to appreciate; the child finds his playground in the gutter, and his first object of interest is the neighbouring public-house patronised by his elders; not only is it, perhaps, the only brilliantly-lighted spot in the rookery, but a glamour attaches to it, just as it does to 'Pater's Club,' in the eyes of the public schoolboy. The child thus grows up among the same surroundings, and, after the usual early marriage, is faced with similar conditions: he is inevitably driven to the public-house, and the possible attempts at educating him that may have been made, are frustrated by unsuitable housing.

Yet it appears neither possible nor desirable to entirely suppress the consumption of alcoholic stimulants, or the public-house itself. If education and housing are given a fair chance, the classes which at the present time suffer in that connection will be sufficiently raised to use without abusing. Men of education in the middle classes, either at their own

or at their friends' houses, or in public places, do not generally overindulge in stimulants, because there is nothing to induce them to do so; there is no one to push the sale: that is the basis of the Trust public-house movement. We must have public-houses as we must have tea-rooms and hotels; they each serve a different purpose, and could only disappear if the needs that called them into existence did likewise. This is hardly desirable, as far as the public-house is concerned; a well-conducted house, particularly in a village, can become a sort of club, suitable for the exchange of ideas, but I can see no reason why a tap-room should be allowed by the law to become a centre of drunkenness and vice, where men and women are encouraged to consume alcohol, practically debarred from obtaining non-spirituous drinks and food, for the benefit of a merciless system.

It is this merciless system that stands in the way of public-house reform; it is a monopoly, ruthless and powerful. Its power is derived from the fact that it controls 80 per cent. of the houses, that it daily acquires new licenses, and, either by competition or by purchase, ousts the free owner and installs itself in his place. Thus its vast resources go ever increasing, and its profits do likewise. In 1904, according to Messrs. Rowntree and Sherwell's valuable calculations, they aggregated £19,400,000, which figure has never been disputed. The monopoly is ruthless, because it is mainly in the hands of limited companies whose interest it is not to spoil one

another's market, so that, on the one hand, there is no inducement to supply sound liquor, and, on the other, there is every inducement to sell as much of it as possible for the purpose of earning dividends. It is a well-worn but true saying, that limited companies have no souls, and never was it truer than in this case. If ever shareholders or directors have qualms of conscience when passing a street fight outside one of their dividend-making machines, they can easily shunt the blame on one another's shoulders and sleep in peace.

The liquor trade is a monopoly, and it is perhaps best that it should remain a monopoly, but the question at once arises in whose hands it should be vested. In those of private individuals it nearly infallibly becomes an intolerable tyranny, as is rapidly getting to be the case in Great Britain; if drink is to be sold, it is best done by disinterested parties, as its sale will thus not be pushed as it would be by competition.

There are good monopolies just as there are bad ones; if it were possible to hand over the liquor trade to the municipalities, it might not be as paying as it is at present, but it would be a cleaner trade, more amenable to reform. Municipal trading is not here under discussion, and I am not sure that it is an unalloyed blessing, but the sale of drink should not be judged by the profit standard that applies to gas, water, or transit. The liquor trade has too great chances and too great temptations to become a national curse for

it to be allowed to indefinitely pursue its nefarious career. A praiseworthy but ineffectual attempt was made by Mr. Chamberlain in 1877 to municipalise the public-houses. In those days, though Mr. Chamberlain was already a powerful man, he could make no headway against the trade, and it is to be feared that salvation does not at present lie in that direction, the opposition being stronger than it has ever been. It seems that private enterprise alone can ever cope with private enterprise when organised on so powerful a basis, even if it take the form of that much-despised '5 per cent. philanthropy.'

State ownership has been suggested as an alternative for municipal control, but the difficulties that stand in the way of its establishment are at least equal to those that arrest the progress of municipalism, and it is fraught with far greater dangers. It would be nearly impossible to establish it, not only because a body of members of Parliament are brewers (that would be a minor matter in the face of public opinion and pressure), but because the parcelling out of the shares, the wealth of the brewers, and their consequent influence on their numerous dependents, employees, and shareholders, would effectually arrest the progress of so far-reaching a measure. No Cabinet could pass it without making it the issue in a general election. Were it possible to conceive State ownership of the public-houses, we should at once be faced with grave evils; not only would the State incur immense financial responsibilities, repre-

senting on Messrs. Rowntree and Sherwell's profit calculation a capital value of at least £500,000,000 but to hand over to the State an industry capable of defraying 10 to 15 per cent. of the British Budget, would be a danger likely to nullify the good that might be done. The much-embarrassed Chancellor of the Exchequer always looks with favour on Excise and Customs duties because they are indirect taxes, paid in very small sums by the consumer, who is generally unaware of the fact that the article he buys is taxed. Would it not be a perpetual temptation to him to extract from the official liquor trade every farthing it could yield, so as to relieve direct taxation, and thus gain not only popularity, but ease of mind? I do not deny that a well-managed State monopoly of the liquor traffic might not prove a blessing; the experiment has been tried on a large scale in Russia, and briefly described as follows in Sir Charles Bruce's able address in November, 1904, at Aberdeen. The speaker quotes from Mr. George Kennan's 'Results of Russian Liquor Reform':

'The experiment of control by the State has been made on a most extensive scale in Russia, where the spirit traffic is a Government monopoly.

> '"The Government has taken complete control of the manufacture and sale of vodka in all the provinces east of the Urals; has closed all the private drinking saloons (kabaks); has opened shops of its own, where liquor is sold only in sealed packages to be taken away for consumption; has established official temperance bureaus in all the provinces to which its monopoly extends; has opened, through the medium of these bureaus, hundreds of tea-shops, libraries,

reading-rooms, and 'people's houses'; and will spend, in the course of the coming year, no less than 4,000,000 roubles (£400,000) in establishing places of resort and entertainment for peasants who have hitherto been accustomed to go to the town and village bar-rooms, or kabaks."*

'By taking control of the liquor traffic, the Russian Government hoped to attain the following objects:

'"To convey into its own treasury the profits derived from the manufacture and sale of intoxicants.

'"To substitute pure liquor for the adulterated and injurious compounds often sold by private dealers.

'"To break up the saloon habit, and lessen the temptation to drink by forcing consumers to carry their vodka home.

'"To discourage intemperance by opening tea-shops, people's houses, libraries, summer gardens, and cheap theatres, where the common people might find diversion and entertainment without liquor."*

'The result of the working of the system is shown in a report issued by the Russian Minister of Finance, from which the following extract is taken:

'"It is claimed that the reports addressed to your Majesty by the governors of the provinces where the new system is in force, and the accounts communicated to the Minister of Finance by the highest ecclesiastical authorities, by the officials of the nobility, by the zemstvos, and by the municipalities, are almost unanimous in bearing evidence to the salutary effects of the reform. . . . Drunkenness has perceptibly diminished; debauchery, with its inevitable consequences, has given place to a more regular use of alcohol; offences and crimes provoked by drunkenness have become rarer. Nor has the usefulness of the reform been limited to the preservation of health and good morals; it exercises a salutary effect upon the material resources of the people."

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* 'Results of the Russian Liquor Reform,' by Mr. George Kennan, in the *Outlook* (New York).

'According to a statement in the *Times* of November 15 last, the net profit accruing to the Government of Russia from the State sale of alcoholic liquors during the year 1908 amounted to £40,000,000. It is estimated that the excess of revenue under the new system, as compared with the licensing system, amounted to about £8,500,000; in other words, this amount has been transferred from private profit to public uses.'

In spite, however, of the possible advantages of the system, it is fraught with so many perils that it appears unadvisable to suggest its introduction in Great Britain. Municipal control might effectually be introduced as being less open to the temptations that assail a Cabinet Minister, and more easily supervised on the spot by the interested parties—viz., the ratepayers.

Whatever may be argued in favour of public ownership in some form or other, we are driven to the conclusion enounced above—viz,, that private enterprise alone can fight private enterprise organised on so powerful a basis as is the trade. The struggle between two private organs must, however, result in unfortunate consequences, even if the more philanthropic triumph, for it is apt to lose its disinterested character and revert to the ordinary type. It is necessary that private enterprise should be organised on an absolutely definite basis, with certain aims in view, which must be separate from the earning of profits —in a word, though private, it must be public-spirited. It needs public support, sometimes public assistance, influential friends to help it in Parliament, and rich adherents to supply it with funds. At the same time,

it must remain disinterested, and yet earn sufficient profits to pay its way and remunerate capital to a moderate but adequate extent; otherwise it is pure philanthropy and practically valueless, morally speaking. All these desiderata have been kept in view by the one undertaking which is now attempting to cope with the drink problem in a business-like manner—namely, the Central Public-House Trust Association. An idea of its aims, its methods, and, above all, its success up to the present, will be gleaned from the following remarks on an undertaking which may ultimately prove to have been one of the most epoch-making of the twentieth century.

The Trust movement in Great Britain is a young one, as its first manifestation appears to have been the formation of the People's Refreshment House Association, in 1896, founded by the Rev. Osbert Mordaunt, the Bishop of Chester, and Colonel Craufurd, for the purpose of applying the Gothenburg, or 'Trust,' principles to licensed premises. After the accomplishment of the preliminary uphill work, and the necessary propaganda, it was found that the premises under their management were both morally and financially successful. The experiment having lasted five years, and a fund of information having been collected, Earl Grey threw himself whole-heartedly into the movement, and appealed to his friends and to the public for funds to establish and extend the system. The response was immediate, and the support of members of all parties obtained from the first; sub-

scriptions from representatives of as diverse views as Mr. Cadbury, Mr. Joseph Chamberlain, Mr. Victor Cavendish, the late Mr. C. J. Rhodes, Lord Ridley, Lord Rosebery, and the Countess of Warwick, having at once been received. This absence of party feeling, to which I may have to recur further, was the most promising of signs, as it ensured united support to a movement that could hardly be run on party lines, for any particular political colour would infallibly have militated against its success in most licensing courts. The Central Public-House Trust Association came into being in August, 1901, at which time four English counties were already provided with Trust Companies formed during the same year. The object of the association is in the first instance propaganda; it does not undertake to acquire and manage licensed premises, as it does not dispose of the necessary funds, nor can it undertake a task of such magnitude as this would involve. The Central Public-House Trust's *raison d'être* is to educate the public, to enlist influential support, and, above all, to promote the formation of Trust Companies in the various counties, placing its influence, officers, and advice at the disposal of its local helpers.

The aims of the Trust movement are fully set forth in the publications issued by this association, but they are applied by the local Trust Companies formed under its auspices.

The promoters of the Public-House Trust, as it may be called for convenience, had in view, as far as can

be seen, the points discussed in the first part of the present chapter, and their object is ultimately to obtain control of the licenses that are now in the hands of the brewery companies. This programme is ambitious, though it does not appear irrealisable, given sufficient public support, and above all, suitable legislation.

But to control all the licenses in Great Britain would not be beneficial to the country if guarantees were not given by the Trust Companies that the premises acquired would be managed in the interests of national temperance. This, however, has been thoroughly done, thanks to the constitution of the Trust Companies, which are springing up in various parts of the country. We are thus induced to examine the principles on which these bodies are managed.

The granting of licenses being in the hands of the licensing magistrates, it was found indispensable to enlist the support of the Lord Lieutenant of the County and of the principal local men. In nearly every case this has been found possible, so that powerful influence and connection with well-known persons often ensures to the Trust Company the success that a new-comer, however worthy, could hardly expect. Thus in Kent, for instance, the Lord Lieutenant, the various commanders of the forces and of Chatham Dockyard, the Vice-Chairman of the County Council, sit on the council of the local Trust Company, with Lord Goschen, Lord Avebury, Mr. S. Hope Morley, etc. The Middlesex Association has secured the co-

operation, not only of official members, such as the Lord-Lieutenant and the Head Master of Harrow, but of the Duke of Norfolk, the Duke of Northumberland, Sir Edmund Freemantle, etc. This has been the case in nearly every English county, and in various parts of Wales, Scotland, and Ireland, as will further be seen.

The Trust companies so powerfully supported are of the much-despised '5 per cent. philanthropy' class, being limited liability companies with small capitals varying between £5,000 and £100,000, and, as a rule, between £20,000 and £30,000. Their object is to acquire licensed premises and manage them on certain principles, or to take over the management of public-houses the owners of which are anxious to promote the cause of temperance. The Public-House Trust holds the view that licensed premises should not be a centre of drunkenness, and it seems to attain its ends, not by early closing or by limiting the supply of drink to each individual, but by raising the general tone of the house, discouraging the consumption of alcoholics, and promoting the sale of temperance drinks and of food.

These results are obtained with comparative ease. In the first place, the constitution of the Trust precludes it from earning for the shareholders a dividend superior to 5 per cent. cumulative interest. Should the profits earned exceed the sum necessary to pay it, the constitution provides that they are to be used for the purpose of creating counter-attractions to the

public-house, such as bowling-greens, recreation-grounds, concert-rooms, etc. The temptation to earn large profits does, therefore, not exist, which ensures that the sales will not be pushed by fair means or foul. This is secured by paying the manager of the house a fixed salary, thus depriving him of any interest in the sales of liquor.

It has, however, been found advisable to go further. A public-house appears to be a necessity, so that, as liquor must be obtainable, it should be sold under the best possible conditions, not only of quality and cleanliness, but also in such a manner that no man should be induced to drink more than he really intends to. It is a well-known fact that, under the present system of tied houses, it is in the manager's interest to push the sale of liquor, and of liquor only. This is done mainly by supplying bad food or poor temperance drinks when applied for. The obligations of the licensee include the provision of food and of non-intoxicants, but it is obvious that the public can soon be weaned from them in favour of alcoholics if they are consistently supplied, as is done in certain houses, with undrinkable coffee or tea, and food both ill-cooked and stale. The Public-House Trust takes the opposite line. Recognising that its customers demand alcoholics, it takes care in the first place to supply only liquor of the best quality, likely to do as little harm as possible to the health of the consumer. In addition, it makes an energetic attempt to induce the customer to refresh himself with tea or coffee instead

of beer. For that purpose, not only do certain companies grant to the manager commissions on the sale of food and non-intoxicants, but they promote the comfort of the customer by ensuring the cleanliness of the house, the provision of chairs and tables, pictures and ornaments, and by supplying him with the best possible food at as low rates as can be made to pay.

In a word, the object of the Trust is to convert the public-house into a well-ordered club. The importance of such a movement can hardly be exaggerated, and it has already given solid proofs of its vitality. The reports from the houses taken over by the Public-House Trust are of the most encouraging description, as in every case the tone of the house has risen and the consumption of intoxicants has decreased. It should be mentioned at this juncture that at the beginning of the present year 220 houses were under Trust management; the extraordinarily rapid progress of the movement can only be gathered from results such as the following, which are extracted from Colonel Craufurd's Report.

Referring to the Trentham Hotel, Trentham, Staffs, he says:

'On the day of my visit a party of over eighty lads and girls were enjoying games in the garden before having tea in the long room. The hall and bar were thronged with other callers, some taking alcoholics, others sitting down to lemonade and the like.

'All this is new since the installation of reformed management in March, 1908. Before that time the managers only cared to sell drink—a trade which gave less trouble and more profit.

The non-alcoholic trade was at first a few pence a day; now it often reaches £8 a day, exclusive of sales to the parties catered for.'

Again, of another inn in the North, Colonel Craufurd says:

'It was formerly a public-house of the lowest sort, frequented by disreputable women and roughs; it is now a clean and respectable house, doing a fair refreshment and non-alcoholic trade, in addition to beer and spirits. Its outside appearance is clean and bright, and inside notices of cheap tea and refreshments are well to the fore. Everything is clean and in Trust shape. Rooms are set aside for temperance fare only; on the suggestion of a working man, the manageress is starting three-penny bowls of soup with bread. Sometimes as many as twenty come in to have dinners, and the food trade is increasing.'

I could multiply such instances *ad infinitum*, as in every case the same results have followed more or less rapidly; sometimes old customers have rebelled against the new order of things, but they have, as a rule, soon discovered that no infringement of their rights was intended. They have returned to the house for liquor, and by degrees fallen to a more or less great extent under the influence of the temperance movement. A decisive proof of this change is given in a report issued by the Ulster Company, who, on investigating the nature of the orders during one week, found that '48 per cent. of the customers ordered non-alcoholics,' and that the reduction of excessive drinking had beyond the slightest doubt been effected.

The reports of the various local companies tell the same tale; everywhere alcoholic consumption has

decreased, and has been compensated for by increased sales of non-intoxicants; everywhere cleanliness takes the place of slovenliness, and a great improvement of public-house manners proceeds at once from the practical cessation of drunkenness in the Trust houses. In the words of Earl Grey, 'never in the history of social reform has any movement fixed its roots so firmly in so wide an area in so short a time.'

I may add that there is no possibility of any change taking place in the management. It should be remembered that the shareholders' dividend is limited to 5 per cent., however much the profits may exceed the amount necessary to pay it, so that there can never be any inducement to push the sale of alcoholics at the expense of food and non-intoxicants; additional safeguards have been provided, as half the voting-power of the shareholders in each local company has been vested in twenty deferred shares controlled by trustees, so that the continuity of the founders' temperance policy is indefinitely and absolutely secured.

As mentioned a few pages back, the Trust movement has made the most astonishing strides; formed in 1901, it has progressed by leaps and bounds, and spread over practically the whole of England, equally good results being obtained in Scotland. Wales and Ireland have given but little encouragement to the movement; at the end of December, 1908, there were in existence 42 Trust Companies, either owners of public-houses or managers. At that time the Trust

movement had under its management 130 licensed houses; one year later, in November, 1904, the number of Trust Companies had risen to 54, controlling 148 licenses and representing a subscribed capital of £800,000. At the beginning of the present year the Trust system was applied to 220 houses.

It appears unnecessary, therefore, to emphasise the fact that the Trust public-house has found its footing, and is now an integrant part of the liquor trade, which the modern tendency of legislation can but foster and support.

The ultimate aim of the Trust movement is, of course, to obtain entire control of the liquor traffic; as I have already said, I do not know that this ambitious aim is incapable of being realised, but it appears as a work of immense difficulty. It is a fact that of late years the drink-bill of the nation has been slowly going down, and welcome signs of this decrease have been the difficulties in which several important brewing companies appear to have got. Were this to continue, either thanks to the Trust movement or to the numerous agencies at present at work, the field would little by little become restricted as the progress of the Trust grew more pronounced; not only would it absorb licensed houses and run them on its particular principle, but it would exercise some influence on alcoholism in general, diminish the public consumption of liquor, and thus compel the surrender of valueless licenses.

However, I am afraid that this will not easily come

to pass unless legislation favours the Trust movement to a sufficient extent, and especially unless the licensing magistrates give up the vicious practice of accepting the surrender of old licenses in exchange for a new one. As far as the first point goes, it would be beneficial if legislation were promoted for the purpose of placing every new license under Trust management. Not only is this defensible from the point of view of public sobriety, but the question of monopoly value must also be considered; the superiority of disinterested Trust management, for the benefit of the public, appears so obvious that it is hardly necessary to defend this far-reaching reform —a perusal of that which has been done and of that which is intended is a more powerful plea than any form of casuistry. To bring this about, a powerful movement of public opinion would be necessary; in the same way as in the case of eventual State ownership the reform would have to be one of the issues in a general election, when the will of the people could sweep aside the brewers' party in both Houses of Parliament.

If we consider monopoly value, the reform is equally defensible; it passes comprehension that a vested right should be given for the asking to an individual or to a company, for their own enrichment and without adequate payment. Were it not that the licensing system allows of certain restrictions being imposed on the licensees, it would be preferable to authorise free trade in liquor, when it would, perhaps, be easier to

cope with an unrecognised business. However, the Trust movement must take things as it finds them, and the present licensing system applies to it as well as to the brewer. It certainly appears that preference should be given to the Trust whenever a new license is applied for, whether it be ready to hold the license in its own name or simply to undertake the management of the house; this can only be ensured by legislation, for it is too often the case that magistrates are rather under the influence of powerful brewing firms who can offer surrenders than under that of the local temperance or prohibition party. The surrender question is at the root of the difficulty; many well-intentioned boards of magistrates are under the impression that, by granting a new license in one district against the surrender of one or two in another, they are promoting the cause of temperance. That is a strange aberration, for brewing companies work for profit; if they surrender one or more licenses in exchange for a new one, it is obvious that either the value of the new license outweighs that of the old ones, or that the latter did not pay and were valueless. In the first case, therefore, the brewer expects more profit which can only be earned by selling more liquor, so that by accepting the exchange proposed or agreed to by a keenly business-like company, the magistrates are favouring the spread of drunkenness; in the second case, if the old licenses did not pay, and as it is understood that they were only granted providing that they were needed, it is obvious that they should lapse, and

not be allowed to serve as counters in this very uneven game. The practice is indefensible and should be expressly prohibited, which would, of course, incidentally be the case if either the law or practice were to hand over all new licenses to Trust management.

The law has as yet done nothing definite for the Trust movement, but it has certainly facilitated its action by the Licensing Act, 1904. This measure deserves neither the blame that has been showered upon it from many quarters nor the mistaken praise of its over-enthusiastic supporters. Like most evolutionary laws, it is neither very good nor very bad. As, in addition, the context is not very clear, its objects may be entirely defeated, which will certainly be the case in some instances.

It is not possible in this chapter to consider thoroughly the Act and its eventual results, but a word should be said as to its possible application to the Trust movement. The latter is not mentioned in the Act, nor is it even hinted at. However, Section 4 leaves full scope for the exercise of magisterial discretion in the direction of temperance reform, the following being clearly applicable:

'The justices, on the grant of a new license, are to have regard to the proper provision for the good management of the licensed premises, and they may attach such conditions, as to the tenure of the license and as to any other matters, as they think proper in the interests of the public.'

It will be seen that it lies with the licensing magistrates to foster the movement or to hamper it.

They have the option of granting the license to the brewer, the wholesale trader, or the retailer as heretofore, or to entrust it to one of the county associations. Should, however, this section of the Act be interpreted strictly, it would appear that the justices would not have this option if the Trust Company were to fulfil two conditions—viz.:

1. Offer absolute guarantees of good management.

2. Indemnify the licensee by paying him the monopoly value. This amount would, of course, be arrived at by deducting the original value of the premises from their value when licensed.

Under these circumstances it is possible that the justices would be compelled to grant the new license to the Trust Company, taking into account that the spirit of the Act (as enounced by Mr. Balfour and his Solicitor-General) is opposed to the practice of awarding the license to the highest bidder. As far as I know, no such case has yet arisen, the Trust Companies having confined themselves to undertaking the management of free houses or running those already in their possession. It appears very desirable that broader and more sweeping measures be introduced, so that the Trust movement may stand forth with more authority than that conferred upon it by the capital at its disposal.

Enough has been said to show that the ever-spreading Trust movement is on the road to success. Practical and altruistic, it appears far more likely to lead us to the haven of national sobriety than the far-

fetched schemes of the prohibitionists and the unjust proposals of those who would sweep away without any compensation the fruits of possible years of work given by public-house managers. I can hardly be accused of sympathising with the brewer, but even a brewer has a right to fair play. The Trust will not ruin him; it will simply restrict his power for evil and turn it into a healthy channel, and convert the terrible trade into as worthy an organism as that which supplies us with our daily bread. The dreams of the extremists may then come true, if they are willing to take by instalments that which no legislature can give them by one stroke of the pen—viz., a public service, run by public servants, and for the public good.

CHAPTER IX

RESCUE

In the foregoing chapters I have tried to show what has been done in various directions to solve the social evils from which we suffer, and to suggest a few more remedies with a view to an increase of scope for the reformer. Much has been done, much distress has been relieved, and many organisations have been set in motion for the purpose of coping with poverty at its start. During the last fifty years, and particularly during the last ten, the disinterested efforts of individuals and, to a certain extent, of the legislator have been devoted to housing the people, to favouring cleanliness of life, to saving them from intemperance and vice, to providing them with self-supporting means of earning their own living, and yet the sum total of misery has not diminished; indeed, it has increased. The progress of poverty can be arrested if we continue in the same spirit, as an energetic multiplication of social schemes and the rearrangement of social conditions cannot fail to attain to the desired object if we are not afraid of radical means.

Yet, whatever be done, there must always be in-

dividuals physically and morally incapable of keeping up in the race of life. The incompetent, the thriftless, the vicious, must always be with us (though the poor need not always be), and it is our social duty to provide for them adequately, with the hope of saving them and their progeny for better ends. The most complete of social systems will never be able to do without correctives and rescue organisations. In the present state of things, where conditions are artificial, their necessity leaves no room for doubt.

It may be argued by the ultra-individualistic that rescue is not necessary, and that the law of the survival of the fittest must be allowed to wreak its revenge upon all men subject to it. It is a great law, and, were we highly-educated savages, would be the law that should govern us. But we are still sentimentalists for the most part, and we feel morally bound to assist the weak, the sick, and, above all, the unfortunate class which has not greater enemy than itself. It might be a very good thing to destroy at birth the puny child, and, in later years, the lunatic, the imbecile, and the vagrant, but our civilisation has not yet attained to that pitch. Therefore, as the reformer must take the world as he finds it, means must be devised to repair the evil until the time when it can be stopped.

In an ideal state, rescue would still play its part. In the present one its action could not be arrested without causing a social cataclysm. It is therefore important that we should get an idea of what rescue

is, of the direction in which it is necessary, and of the form in which it should be applied. Rescue, it is well known, consists in restoring those who have fallen to the status they formerly occupied, or, if possible, to a better. The drunkard must be cured, the unemployed provided with work, the pauper restored to man's estate. To do all, this organisation is necessary, so that all needs be relieved without duplication and without injuring the independence and energy of its objects.

There are many engines of rescue, and their social value is variable. The most common of all is charity of the indiscriminate kind, and in most cases it is not only useless but noxious. The cry of 'Curse your charity!' that rose up when relief schemes for the unemployed were mooted, expresses in crude fashion the opinion of the needy, and is really a healthy sign of independence and energy. Charity from hand to hand is one of the erosive forces of society, as it favours the formation of a degraded class ready to barter its human birthright for a precarious existence based on other men's sensibility. So much has this been recognised that repeated warnings to the public have resulted in a considerable decrease in the number of professional mendicants, and in the formation of funds more capable of coping with general distress, and more likely to direct charity into proper channels. That is organised charity, and, socially speaking, it stands on a higher plane than individual effort; I do not wish to shed a reflection on the healthy human

instinct which directs us towards the relief of individual necessity. Charity is a most perfect expression of moral beauty, but socially it is a curse if improperly applied. Where private benefactions stop, systematic charity steps in; the numerous funds that have been established of late years for every possible charitable purpose are a monument of generosity, and tend to demonstrate not only the survival of human sensibility, but our gradual awakening to the sense of corporate responsibility, and to the duty we owe our fellow-men.

In the present state of society it appears impossible to do away entirely with charity in its ordinary sense; there are many moments when the pressure of distress becomes so great that existing organisations cannot cope with it, and a great cry arises demanding relief. It cannot properly be provided by the State without causing irremediable harm, as is shown by the history of pauperism, so that the only resource is to appeal to the public for assistance. Thus it is possible to tide over bad times until another outburst calls forth a response, when the whole of the work must be begun again; there are very few cases where doles in money have resulted in salvation. Even doles in kind too often tend to the pauperisation of the masses. We are, therefore, led to distinguish good and bad means of rescue, and to ask ourselves which are good; no means that do not respect the individual are worthy of consideration for the future, however necessary they may be at present. Charity in any form, mean-

ing by that the conferring of an obligation without return, vitiates any scheme that is based upon it; it cannot be tolerated except in emergency, and can be likened to certain drugs valuable to the doctor for occasional use, disastrous for the individual if habitually indulged in.

That, to a certain extent, explains the quasi-breakdown of the British workhouse and outdoor-relief systems; necessary though they appear, they have resulted mainly in the creation of paupers, in sapping the individuality of its victims, and, too often, in passing on the curse to the progeny of their unfortunate objects. I do not think this would be the case in an ideal State, as the systems would not have had to deal with so great a problem as that which is thrust upon us by the destitute masses. It is not possible here to discuss the workhouse system; it persists in slowly improving forms, in spite of the attacks that have been delivered upon it, but it does not come within the scope of a study of progressive systems, for it is an engine of retrogress.

The only effective means of rescue are the ones which take in hand those that cannot help themselves, enable them to tide over a period of difficulty, and reinstate them in such a manner that they may return to the ranks as free men and women. In a word, they consist in the application of the principle of self-help. The ideal schemes are those based on the above principle, coupled with that of trust; to grant a man a sum of money, results, as a rule, in

intemperance, in which his family may or may not participate; to supply his child with boots or clothing leads to wholesale pawning; to provide the child with free meals may or may not result in the weakening of parental responsibility. All grants or doles in themselves are noxious, and can only be admitted as makeshifts, to be followed up at once by an organised attempt towards social renovation.

We must not be led to quixotism in the matter; before the man can help himself, he must be made fit to do so. He must be fed and clothed, healed, if necessary, and made to understand that his own efforts will be called for as soon as he is fit. It cannot be asserted, even by the most rabid socialist, that such action is contrary to social progress, unless he hold the view that the increase of destitution favours the development of his pet schemes; in that case, his is but a party view, and unworthy of consideration.

Accepting the principle that 'rescue' in its broad sense means helping the poor to help themselves, we find at once that different means must be adopted to meet the crying necessities of man, according to the classes we have to deal with, and to the disabilities from which they suffer.

For the purposes of rescue, subjects can be classified in various ways, the question of age being obviously the most important one. It is an unfortunate fact that, under the present régime, the future of the poor is necessarily the workhouse; they are either in receipt of living wages that do not permit of economy, or, if

their earnings exceed the necessary minimum, the conditions under which they usually live are such that thrift becomes unnatural and rare.

However, it appears easier, this being postulated, to class the needy according to their position or characteristics; for the purposes of this chapter, it is enough to distinguish the unemployed, the criminal, the unfit, the unemployable, and the vagrants. Each of these classes demands very different treatment, and any mistake made in that direction must result in failure, moral, financial, or both; too often, notably, injudicious treatment of the unemployed and of the vagrants has aroused their independence, and made them suspicious to the point of hostility.

The handling of the unemployed question is one of the most difficult of social problems, and its solution lies in the adoption of social means; political or economic systems seem to have no effect on the number of men out of work, of which there are always a certain quota available. It seems practically impossible to adjust the commercial scale so nicely as to employ all men permanently; Protection, as in the United States, has failed to reduce the proportion of the workless. Free Trade in England does not seem any more than Protection the panacea of this particular evil; land reform even, and the extension of agricultural pursuits, as in Holland and Denmark, also leave an unemployed margin.

The complete solution of the unemployed question does not seem to lie within the reach of practical

economics. As regards the rescue of individual unemployed, the principles to be borne in mind all tend to the same object: the preservation of the independence of the man helped, and the keeping together of his home. The work must not be stigmatised by being 'created' work; it must be real, necessary, if possible, useful at any rate. For that reason it seems unadvisable to send out the unemployed in gangs, similar to pauper or felon workers, to do a particular piece of work; the land colony, of which more will be said further, can be a useful institution, but it is not an ideal one. I incline to think that the desired object would be better attained if a definite plan of national improvement were made, and the unemployed merged with the other workmen, so as to protect them against the stigma of pauperism. In a general way, the unemployed must be made to feel worthy of their hire, to understand that they are engaged in regaining their old independent status. Other schemes will fail in this, that they will only attract the wastrel, and that the genuine and worthy unemployed worker will stand aside and bear his pains in silence.

The discharged criminal is a slightly different problem, in so far that his difficulty does not necessarily lie in his lack of skill or in the overcrowded state of the labour market, but in his social status, which has been lowered. Not only does he too often lack a chance to make a fresh start, and so drifts back into crime, but even if he obtain work, the super-

vision of the police, to which he is subjected, fatally militates (particularly in small towns) against his retention of the post he may have obtained. The criminal can best be dealt with by a rescue society, and the only efficacious way in which this can be done is by placing the discharged prisoner in a healthy atmosphere, where his past life will be known, and therefore no disclosures are to be feared, and where the employer will be ready to give the man a chance with his eyes open. It is to the habitual concealment of his antecedents, induced by the natural fear of being refused employment, coupled with the ticket-of-leave system, that are due every year numerous tragedies that wind up in the Coroners' or Law Courts.

The unfit, or unemployable, should be treated by other means; they comprise an unfortunate class into which men have fallen by degrees through various causes. Among them are the habitual drunkard, the lifelong felon, the born degenerate, the mendicant, the aged sick or poor—in a word, all whom no other class can contain. As a general rule, it is impossible to rescue them, as they are too weak in body and degraded in mind; the only help that can be extended to them is in the hospital, the asylum, or the modernised workhouse. The habitual drunkard can be cured by the labour colony system, as has been shown in German experiments; but it is to be feared that the cure too often lacks permanency even if temporarily successful. The general principle

to be applied in this matter is one of mercy, with due consideration for the interests of society at large. Born in the world, and citizens of it, whatever be their weaknesses or their crimes, they preserve a right that cannot be alienated to what life is left them amid the best surroundings that society can reasonably give them.

The vagrant is the last of the class that needs rescue, though he be probably as happy as the average run of men. He represents one of the last signs of animal revolt against civilisation. From town to town he roams, seeking his sustenance along the country roads at the price of but little work. Were it not for the fears of sanitary perils entailed, and his frequent thefts and feats of arson, his social status as a parasite might be envied and respected by the individualist. The vagrant represents, under an unfavourable exterior, romance and freedom, and, in a sense, a type of intellectual beauty of a peculiar kind. Yet it is not within the rights of society to allow the perpetuation, still less the increase, of such a class. Police measures result in migration, and leave the evil untouched; yet to rescue the vagrant, or, rather, to protect society against him, the assistance of the police is necessary. Whether it be possible to cure all cases by labour colonies is doubtful, as allowance must be made for the *Wanderlust* of man, but it can result in the cure of those who have only lately been driven into the vagrant class. They must be treated with more coercive methods than any other

class, the enforcement of the vagrancy laws being followed, not by gaol, but by an attempt at reformation on the land.

Having thus roughly indicated the principles upon which rescue should be based if it is to prove successful, we are driven to ask ourselves, not what possible engines of rescue could be introduced, but what agencies are now at work in that direction. The State has done but little, because the State, as we still understand it, is an instrument of defence, whose effort it is to ensure the continuance of prevailing systems, and to uphold the principles upon which they rest. When man falls below the minimum of social value because he is indigent, diseased, or criminal, the State does not step in to save him, but applies to him measures calculated to save society *from* him. For that purpose the State has provided the poor law and the gaol, and it will hardly be contended that either of these institutions, as at present conducted, tend to the moralisation of their objects. They throw a sop to poverty, so as to save the blushes of society, and to protect it against depredations; they put away the dangerous of body or propensity, but they do not rescue them; indeed, they often drive them into the deepest abyss of degradation.

Rescue has been taken up by numberless agencies, all more or less of a charitable nature, and it would be both impossible and unnecessary to enumerate them. In all directions private charity has been

applied. We all know of institutions, the object of which is to educate the lost child, to redeem the fallen woman and the drunkard; but as they are exclusively charitable, and as their activities are confined to that single field, it is not useful to expatiate upon their work.

At the present time there are two great private engines of rescue, great because of their works, their aims, and their methods—viz., the Church Army and the Salvation Army. I do not deny that charity, and charity alone, forms the basis of their action, but they introduce the principle of self-help whenever possible, and lay themselves out to cope with evils of such magnitude, that they become worthy to rank with social forces of the regenerating class. I do not propose to deal in any way with the religious spirit and propaganda which pervade their action. Religion in itself, if pure, liberal, and disinterested, is the greatest of social forces; but, as it is manifestly impossible to discuss in this short chapter such a subject as the influence of belief on human conditions, it is best that I should confine myself to the temporal side.

Both societies are well known and deservedly reputed; of late years, particularly, the public has realised what they are, and what they are doing. The figures which I shall quote will demonstrate how heavy is the burden that they have shouldered, but before doing this, it is necessary to have an idea of their constitution and of the nature of their work.

The Church Army was founded in 1882, and is an integrant portion of the Church of England. Its action is, of course, entirely undogmatic in so far as social rescue is concerned; the only qualification is indigence. It is organised on a limited liability system, each member of the executive being responsible up to £100, and each patron, president, or vice-president up to 10s. in the event of the winding-up of the society. It has, of course, no actual capital beyond its reserves of cash and stocks, amounting at the beginning of 1906 to £50,000, and its landed property, the value of which appears in the balance-sheet as £58,000 unencumbered. These are but provisions for contingencies, the work of the society being carried on at a cost of at least £200,000 per annum, which is mainly drawn from charitable sources. It should, however, be noted that the lodging and labour homes, which account for a quarter of the expenditure, very nearly pay their way. This is important, as it demonstrates the successful application of self-help.

The Church Army is sponsored by the Archbishops of Canterbury, Armagh, and Dublin, sixty-one bishops, and such prominent laymen as Lord Aberdeen, Mr. Pike Pease, etc., and controlled by an executive council, headed by the well-known Rev. W. Carlile; Lord Stamford, whose interest in co-operative buildings is notorious, also sits on that body. The Army has branches in India, Canada, Australia, the West Indies, and the United States, which are locally

controlled. In Great Britain its workers number 800; the results of their efforts will further be described.

The Salvation Army is, in many particulars, analogous to the Church Army, so much so that they are practically identified in the popular mind. If we set aside the sectarian colour of the latter organisation, we find them rivals in a field that needs more workers than either could ever supply. The Salvation Army is the older body, and was founded in 1865 by General Booth, one of the noblest personalities of our modern life; it is by far the greatest of practical semi-religious organisations, and its universal influence has become a byword. An idea of its importance can be gathered from the fact that it controls over 20,000 workers supported out of its funds, and 45,000 more affiliated for special purposes, sixty-eight newspapers in various large towns serving it as a mouthpiece; scattered over the whole world, international and unsectarian, its action is inevitably greater and socially more valuable than even so wholly estimable a body as the Church Army. Necessarily, both its resources and its wants are far greater; the 'Darkest of England' scheme alone received in 1905 from various sources a sum of about £299,000. Yet this large sum pales into insignificance before the great schemes favoured by General Booth, the necessity for which none who see the poverty of our cities will think of doubting. It should be well understood that no pecuniary interest attaches to his labours; Sir Walter Besant

quotes facts which I must reproduce so as to answer in advance the captious and insulting criticisms often levelled at the Army. The General is unsalaried, and is of small means; one officer receives £250 and a house, two officers £175 and a house, other salaries varying between 16s. and 60s., the average being 25s. a week. This should effectually silence the ignorant critic, too willing to carp at misunderstood works; the accounts are audited by a firm of Chartered Accountants.

I do not pretend that the avowed object of this body, as well as that of the former, is not the dissemination of the Christian doctrine; in both cases it is the root idea and a great part of the effective work. But of late, in the view of the public, their action has become social rather than religious, and it is likely that donations are attracted more by the new aspect of the work than by the old. Their missions in all parts of the world are flourishing, but their charity has begun at home, and for that reason has popular support and approbation of a nature to turn their private initiative into a national concern. This being said, an idea must be formed of the nature of the work to which the armies devote their labours. They are so varied, and extend into such unexpected regions of social misery, that it is hardly possible to do more than mention them; a more detailed account is given in Miss Annie Swan's book, 'The Outsiders,' to which I would refer the interested. For the purposes of this description it is unnecessary to distinguish the

two Armies, as they work on parallel lines; indeed, they often follow the same road. In a few cases there is no duplication, when, of course, special mention of the promoters may be made.

One of the interesting institutions coming within the category of engines of social rescue are the Labour Homes, of which the Church Army runs about fifty in various parts of the country. Their aim is to take the destitute of all classes off the street, and to give them a chance to start again in life; no distinctions are made as to age, creed, or capacities. The man (or woman, in one of the thirteen special homes) is fed and clothed, and brought by cleanliness and adequate nutrition to a sufficient physical condition to pass the labour test. The Army is no place for wasters; those that will not help themselves are not worthy of help. Therefore, a labour test, consisting of wood-chopping, is imposed, for which the man is paid a fair average rate; he may, of course, pass to bill-distributing, window-cleaning, carrying sandwich boards, or the exercise of his trade if he has one. His pay is calculated in such a manner as to yield 6s. a week for his board and lodging at the home, 1s. pocket money, the remainder being banked for him and paid out when he leaves the home. Arrangements can be made, of course, to pay it out instead to his family. The allegation of sweating is disposed of by the fact that a man can earn 18s. a week working half-time; thus, in periods of depression, the deserving unemployed workman can be provided with

work until he can again enter the labour market, so that he does not sink into the miserable depths below the poverty line. Moreover, even the one who has sunk so low finds here a chance to redeem himself, pay his way for a time, regain health, strength, and energy, and emerge from the home a hopeful man with restored independence, a little money, and perhaps employment secured by the Army. A youths' labour home, conducted on the same principles, has been established in Notting Hill, for the purpose of taking off the streets the boys who earn a precarious living in a hundred well-known ways, with the practical certainty of a future of starvation, drunkenness, ignorance, and vice.

A valuable couple of institutions centres round the criminal class, whose peculiar disabilities I have already reviewed. The one is a discharged prisoners' society, whose object is to secure employment for the liberated convict, so as to give him a chance to avoid his old courses, and, above all, his old friends. The employer accepts such a man with his eyes open, and with the intention of giving him a chance to live a different life; in a large proportion of cases, and in the majority of them as regards first offenders, the plan is successful, and its objects do not return to gaol.

Coupled with this scheme I would mention the Church Army's 'Prisoners' Wives' Workrooms,' where the necessarily deserted wives are enabled to keep up the home until the husband has served his sentence

(if it be a short one), or provided with practically regular work.

The farm home for inebriates is another interesting venture. The habitual drunkard is removed into the country, where, far away from temptation, he is made to till the soil until his health is sufficiently restored for him to resist the drink craving. Then suitable employment is found him, and he can start again with a clean slate. As a rule, the cure occupies six to ten months, after which the habit is broken and the man rescued; the larger proportion (about 65 per cent. at Hadleigh) is saved, the remainder are incurable.

I would also mention the lodging-houses, where clean accommodation analogous to that offered by public bodies, but at a lower rate, is available for all. Work can also be supplied when the house is in connection with a labour home. Such organisations as labour tents, labour yards, are put into motion when distress grows acute, and are but temporary applications of the above principles.

All these institutions are extensively supported by both armies, though the Church Army appears more favourable to labour on its own premises, and the Salvation Army to the placing out of its protégés in suitable situations. It is impossible to mention in detail all other works concerned purely with relief, such as maternity homes for the girl-mother and the deserted wife, reclamation houses for women who have gone astray, depots for the free distribution of

food and clothing, funds for the redemption of tools from the pawn-shop, etc.; they do not absolutely come within the scope of this chapter. A few words must, however, be devoted to the highly interesting report on Salvation Army colonies in the United States of America and at Hadleigh, embodied in the Blue book, Cd. 2,562. The Hadleigh Salvation Army Colony is situated in Essex, about forty miles from London, and comprises 3,000 acres of poor soil. As it is, about 100 acres have been planted with fruit-trees, etc., which, with chicken-farms, pastures, and brickworks, produce about £33,000 per annum. As the property is an engine of reclamation, not only of land but of men, and as the class occupied there was not efficient at the start, there is as yet a small deficit, which will disappear (as it has been shrinking regularly) when the brickworks are fully developed. The purchase, in 1890, was made at the cheap rate of £20 per acre, and the value has been steadily increasing, as is shown by the rise in local land values; the estate fully developed is now worth well over £200,000, as against a total cost of £130,000, so that the scheme can justify itself as financially sound in this respect. Local prosperity has been considerably promoted by the colony; not only is there now a floating population of 600 provided for on land that was desert, but a village of 1,500 souls has sprung up at Hadleigh, and is now flourishing. Brickworks and railway reservoirs have been built by the imported labour of men who have thus been educated to work

on the land before, in most cases, emigrating to Canada. They are also provided with practical teaching in the raising of poultry, dairy-work, vegetable-growing, etc.

The Hadleigh Estate is, in Mr. Rider Haggard's words, 'an extraordinary instance of that which can be attained by wretched men working on land that the ordinary agriculturist would also call wretched.' Its utilities are manifold, and can be briefly summed up as follows:

1. It is a unique means of social rescue for the pauper, the criminal, and the drunkard, who are restored to health, strength, and decency before being provided with work at home or abroad. They are employed, fed, and housed on a scale corresponding to their efficiency until they are fit to return to the ranks.

2. Hadleigh is a unique means of reclaiming poor land which would ruin the ordinary agriculturist. I have mentioned in the chapter on small holdings that they often pay where the farm has failed. Hadleigh is on a somewhat similar basis, as it provides more men for the land and more intensive cultivation. Mr. G. Hawthorn mentions that in 1894-1895 he grew for the colony 60 bushels of wheat per acre on land which had gone out of cultivation.

The twofold result is thus obtained that the victim of social conditions is saved for better things, and that the land itself is saved for the people and compelled to yield a maximum of sustenance. I should also

mention that there is practically no crime and no drunkenness in the Hadleigh district, and that there are not even policemen on duty. Given the material from which the workers are recruited, this result, which would be interesting in any case, grows next to incredible; yet it is testified to in the Blue book from which I extract the above facts.

The farm colony has been a great deal to the fore of late, and I would mention another attempt of which we are likely to hear more—viz., the one made by the West Ham Distress Committee, under the leadership of Mr. C. F. G. Masterman, M.P. It has purchased land at South Ockenden, Essex, and should provide for 200 to 300 men in the winter. Its origin is due to private charity, but it will, no doubt, supply interesting figures.

The Poor Law experimental colony at Hollesley Bay results in the more intelligent application of the most unintelligent of Acts of Parliament. Instead of providing the pauper with oakum-picking or stone-breaking, he is put to agriculture on a small-holding system. He receives 6d. a week pocket-money, raised to 1s. after three months, the wives being allowed 10s. a week, plus 1s. 6d. a week for each child. This is calculated to relieve the Poor Law, as applied in the metropolis by about 50 per cent., beyond having a far more reformatory effect. There is but one point where this scheme is weak—viz., the right of the inmate to loaf or abandon work at will and return to London, where his family again become a charge to

the rates. It can never succeed without semi-compulsory powers on the 'no work, no food' basis, as applied by the Salvation Army. That should easily be arranged.

Before dismissing this subject of farm colonies, I would mention a semi-penal foreign establishment, the like of which does not exist in this country. It so exactly responds to the needs of the most degraded among the community that I reproduce *in extenso* the account of it which is to be found in 'The Brass-workers of Berlin and of Birmingham,' and which is pregnant with suggestive facts.

'BERLINER ARBEITER KOLONIE,

'REINIKER DORFER STRASSE 86*a*.

'*Labour Colony.*—Although this colony is a charitable institution, it is in no way instituted for the purpose of finding employment for respectable "out-of-work" men, but for men who usually have lost their situations through drink, and who come here voluntarily and as a last resource. The man who has been in this institution usually conceals the fact when seeking employment elsewhere.

'It is for homeless men, who are healthy and capable of work. Many more apply in winter than in summer. They are mostly heavy drinkers. They are only admitted so long as they have not misbehaved themselves either at this or a similar labour establishment.

'Each director of a labour colony is supplied with a list of inmates who are vetoed, and these names appear on an indexed list which is in his possession. They may be readmitted if discharged for misbehaviour after an interval of five years. If they are not willing to work, they are at once ejected. They may stay for twelve months, and they must engage for a minimum of three months. On applying for second or sub-

sequent admissions, one month is added to the time of the last period of admission.

'The work is piecework, and at the end of their term they are paid in a lump sum. Some earn weekly 5s., 8s., and, very exceptionally, some earn 18s. They may send part of their money to their families, but this is sent direct by the superintendent. In case of misbehaviour, their earnings may be stopped, but this is rarely done. No alcohol is given, and they are compulsory teetotalers. During the time of their stay they must contribute to the Old Age and Infirmity Society, and also to the Sick Insurance Society. They take a bath every week in summer, and every fourteen days in winter. A total of 250 men are employed by this branch. The hours are from seven a.m. to seven at night, with one and a half hours for meals. They work hard, and look very clean and healthy. We visited the dining-room, chapel, library, baths, and the bootmaker and tailor of the institution.

'We saw them making furniture and brushes, sawing and chopping firewood, and plaiting straw for bottle-packing. There was no motor-power used; the method of manipulation was old-fashioned and of the most primitive character. The labour colony is now about self-supporting. The cost of maintenance is 5s. 8d. per head per week, including establishment charges of 10s. 6d. per week.

'Some manufacturers complain of the subsidised competition; but, from the crude way the articles were made, there did not seem much to fear from such competition.' (Extract from 'The Brass-workers of Berlin and of Birmingham,' joint report of R. H. Best, W. J. Davis, and C. Perks, in April, 1905, published by P. S. King and Co.)

I cannot any longer dwell upon this subject, though convinced that in this particular remedy lies one of the great chances of social salvation. This will be more extensively referred to at the end of the present chapter. A fairly detailed account of the Salvation Army's efforts in the direction of emigration can be

found in another chapter, in this sense, that its action is practically identical with that of the other special societies. Here, again, we see a charitable body emigrating the needy, if suitable, establishing them upon the land, and endowing them, not only with a new lease of life and independence, but often placing them in a position far superior to any they may ever have occupied. All the criticism and all the eulogy already applied to the Charity Organisation Society, the Self-Help Emigration Society, etc., can equally be applied to the Salvation Army, as they are but its rivals in the untilled fields of poverty.

A few words must, however, be given to a scheme of greater magnitude to which General Booth is devoting his attention. Thanks to the generosity of the late Mr. George Herring, a sum of £100,000 is placed at the disposal of the Army, to be repaid in twenty-five yearly instalments to the King's Hospital Fund. This money is to be used for the purpose of settling suitable unemployed, not in the Far West of Canada, but in our own country districts, which have too long suffered from the exodus of their best men. In a word, the plan tends to the reversing of the usual process. The towns are to be relieved of their surplus population, the labour supply in the country increased, so that not only will urban misery diminish, but a great deal may be done towards again putting under food-stuffs the deserted country-side. The scheme is simple. The settler is to be supplied with about 5 acres of a suitable nature for small holdings, a

cottage, tools, seeds, and stock. All this is charged to him, and to be repaid by him over a term of years as follows: 3 per cent. interest, 1¼ per cent. extinction fund, ¾ per cent. expenses. Thus a total of 5 per cent. alone will be demanded from him yearly until the cost is amortised, after which the land and all other commodities will become his property, subject to intoxicating drinks never being sold on the land. No simpler scheme of home colonisation could be imagined, and it is likely to succeed, as shown in the chapter on Small Holdings. The Army itself is, by the way, not likely to get into difficulties, as the twenty-five yearly instalments to be repaid to the King's Hospital Fund are not due within a very much shorter period than the thirty to thirty-five years in which the settler can amortise the cost of his holding.

A few general statistics will now finally demonstrate the value of the efforts of both Armies in the cause of social and moral rescue.

In 1905, among many records of the Church Army, I would quote the following facts: 6,000 persons were received in the labour homes, staying an average of fifty-two days; over and above 300,000 persons were provided with temporary work; 27,000 cases were inquired into and assisted; 468 clerks were placed in permanent, and 1,604 in temporary posts by the City Bureau; about 1,670 soldiers were received in the labour homes. In addition, 402 discharged prisoners were dealt with immediately on coming out of gaol,

out of whom a third secured employment on the spot, most of the others having been placed in various ways, no more than 20 per cent. of the total having failed to return to the Army, and nothing having transpired as to re-arrests. Local prisons supplied 1,891 convicts, most of whom were assisted satisfactorily, only 5 having been re-convicted. Taking the general record of the Church Army in 1905, we find that it dealt altogether with 400,000 cases of various descriptions and provided 750,000 days of work. I would add that the Army helped in 1905 nearly 55,000 women in various ways, either in wages, by securing them situations, or by returning them to their friends. The magnitude of the figures is a sufficient testimonial of the value of the work, so that it appears unnecessary to lay any further stress upon it.

If we turn for a moment to the record of the Salvation Army, we are confronted with yet greater figures, either in the same or in other directions. It is not intended to compare the two armies, and particularly to differentiate in favour of either; their work, though substantially similar, varies in certain respects. Their budget is unequal, and the age of the Salvation Army militates in its favour. The following figures are, therefore, given as interesting in themselves, but should not form the basis of a comparison. In twelve months, up to midsummer last, in the United Kingdom alone, the Army supplied 4,583,893 wholesome meals in its cheap food depots, and provided clean and healthy accommodation at low rates for

nearly 1,500,000 homeless men and women. Employment was found for 12,768 persons; 741 ex-criminals and 1,988 women were received in special homes. An idea of the work can be gained from the fact that 1,673 of these women were placed in situations or returned to their friends, the large proportion of 84 per cent. thus proving satisfactory and being rescued. These general figures, however, pale into insignificance by the side of the world statistics relating to the Army's social work. In the same period of twelve months 8,756,741 cheap meals and 5,069,662 beds were supplied; temporary or permanent employment for 42,094 workers, 1,691 ex-criminals, 5,554 women, was found. Let me add that, at the end of the year 1906, the 'Darkest of England' scheme had aggregated the formidable totals of 52,000,000 cheap meals, lodging for nearly 22,000,000 persons, and had found employment or assisted in that direction about 262,000 men and women of the most hopeless and degraded classes. Such figures are confounding; not only are they the monument of the Army's usefulness, but they are horribly suggestive of the prevalence of human misery, and, above all, of the burning necessity that exists for drastic national action.

Here, again, the question arises: What can be done? Curative methods, even applied on the gigantic scale practised by the armies, do not seem to reduce appreciably the quota of wretchedness that must be dealt with; the Poor Law, that once vaunted institution of the State, has only resulted in giving us a million

paupers, and in manufacturing them yearly by the score of thousands. The figures relating to philanthropy that I have already given, added to the expenditure on indoor and outdoor relief, must still be increased by sums which cannot be estimated and traceable to private benefactions in every direction; yet these gigantic sums poured yearly into the coffers of societies or expended by the State, leave humanity where they found it, as poor, as degraded, as hopeless as it was. We cannot do without rescue work if we wish to avoid a revolution, but the day is not distant, unless action be taken, when the machinery of charity will break down under the pressure. A class consciousness is forming among the masses, who grow ever more threatening as they grow better educated, and as they suffer more; poverty and oppression are doing with them the work that those evils have ever undertaken successfully, if we are to believe the teachings of history. For that reason, setting aside all moral or religious considerations, it is becoming essential, if the classes wish to survive even in a modified form, that they should right the evil before it is too late, and before the seething tide of social upheaval engulfs them and all their tottering institutions.

We cannot to-day do away with curative systems, but we must now face the fact that they are but makeshifts, and that we want preventive systems, and a reconstruction of the social edifice. The Socialists appear to see it in a federation of ideal and altruistic

communities; before the nature of man is so changed that it might be able to realise the dreams of the extremists, the forces of anarchism will be loose. For that reason the practical reformer feels inclined to scout their suggestions, and to propose as an alternative energetic action on constructive lines. The cure of poverty does not lie in the relief of poverty; to relieve it is often to create it. What we want is, above all, land reform on the most drastic lines, by which the people will be enabled to earn their living on it. If it be necessary to expropriate, it must be done, or the masses will take what they are now ready to buy. We want minute regulation of all social activities, limitation of the growth of the cities, participation of the wage-earner in profits beyond a certain limit, compulsory insurance, old-age pensions, all the nostrums that have been prescribed, promised, and forgotten. The State must force his citizenship upon the citizen, restrict his individuality if it be injurious to other men. Liberty has come to man as a great boon, and has righted political evils, but liberty has turned to license and created social evils. Liberty is not an end, but a means; it has served its turn, and the time is now coming when its action must be curtailed. Man, as a rule, passes through several stages: commonly a state of naïve ignorance is the first, and usually concurs with childhood; complexity, exaggeration is the next, corresponding with early manhood, when the being is seeking itself; from the turmoil may then emerge a clear and simple comprehension

of the man in his relation with other men. The history of society is analogous to that of its units, and the storm and stress through which it is now passing represents the second period. It lies with the present masters of the world to make the passing to the last stage a bloody revolution, or to make it an easy and natural change; it is better to bend than to break in a bad cause, and none will support the theory that a good cause can be the upholding of the present conditions of misery and destitution under which the world labours before our eyes.

CONCLUDING REMARKS

It appears hardly necessary to add anything to the foregoing chapters, not because all that should be said has been said, but because it has been my earnest endeavour to give, in a condensed form, an account of the principal evils from which we suffer as a community, of the remedies that are being applied, and of the further methods that might yet be used in relief thereof. The library of social literature is a rich one; the student in search of information is confronted at every step by treatises and reports of every description, though he may often have some difficulty in finding between two covers an elementary account of these matters. Within the limits of a single volume this has been done as much as possible, though I am well aware that it is not possible to compress within these pages even a tithe of the knowledge that the social student needs; this must serve as an apology for all the shortcomings the reader must have detected in these chapters.

It is, therefore, unnecessary to take up again in a concluding chapter all that has been said, to urge again the need for reform, above all, for immediate

reform; if the demonstration of this necessity does not already proceed from the foregoing, it cannot be made in a single chapter. I should, however, mention the reasons that have induced me to set aside educational matters. Education is acknowledged to be the greatest of the forces at work in human minds; indeed, the introduction of the reforms that have been suggested presupposes an improved state of education if they are intended to be of permanent use to humanity at large. But education in itself does not necessarily tend to the improvement of social conditions, unless it be of a very special nature, because education, as at present understood, does not develop the human mind on corporate lines; the reverse is the case. The man who has been educated up to the certain limit that the State can hardly help him to overstep is more individualistic, ambitious, and grasping than he would be in his primitive uncultured state; education is socially useless unless it be intensive, yet we cannot, dare not, refuse it, and, paradoxic as it may seem, the State could not progress socially without education. The truth is that education is only an indirect means of evolution; we can trace to it the holy discontent that enables a man to emerge from the ignoble rut of self-satisfaction. We can also trace to it the strivings of those that cannot rise, and to whose pressure is due the movement of social reform.

So confused is this action, so indirect and uncertain are its results, that it has not been possible to asso-

ciate it with specific engines of social progress, and that I must leave to common sense and natural inference the benefits that may be expected from technical and general training.

I would also point out that all social reform rests upon regulation; it is unnecessary to belong to the school of philosophers that sets down as a postulatum the evil nature of man for the purpose of accepting the statement. Man has in many ways the characteristics of the boy, and, save a few exceptions, has a natural tendency to acquire for himself and his, all the goods of this world that he can appropriate, even at the detriment of other men; this tendency, tempered with religious belief and with natural kindliness, stands in the way of voluntary reform. Our generosity must needs be vicarious, and be exercised through our legislators on a large scale, so as to place human justice above petty local rivalry and minor interests. This does not lead to liberty, but liberty is not the end of all things. Happiness for ourselves and all others is the only ideal that is worthy of our strife, provided it can be reached by the road that also leads to justice and to perfect charity.

The writer makes a last appeal to the reader not to attempt to label with the name of any party a work which has only tried to be fair.

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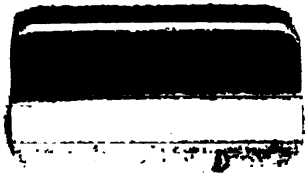

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